A DISCOVRSE vpon vſurie, by waie of Dialogue and o-racions, *for the better* varietie, and more delight of all thoſe, that ſhall read this treatiſe.

(::)

By *Thomas Wilſon*, doctor of the Ciuil lawes, one of the maiſters of hir maieſties honourable courte of requeſts.

Seene & allowed according to the Queenes Maieſties Iniunctions.

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1584.

To the right honorable,

high and mightie Earle, his moſt eſpeciall and ſinguler deere Lorde, the Lord Robert Dudley, Earle of Leiceſter, Baron of Denbigh, maiſter of the horſe to the Queens Maieſtie, knight of the noble order of the garter, chancellour of the vniuerſitie of Oxforde, and one of hir highnes moſt honorable priuye counſell: Thomas Wilſon Doctor of the Ciuil lawes, wiſheth perfite health with increaſe of honor to Gods moſt holy will and pleaſure.



THe Stoicke Philoſophers (right honorable & my ſinguler good Lorde) haue ſaid both truly and wiſely, that the world is made for man, & man is made for God, to the ende that man may haue all pleaſure, and God may haue all honor. Seeing then, that ſuch a creatiō of man, & the world, is thus framed by ỹ mighty finger of god, & man eſpecially made for god: I doubt not, but your honor being gods liuely image vpō earth, & faſhioned to his likeneſs conſerning the reaſonable ſoule, as all others ſuch as creatures are: will remēber for your part, to

kozſee and to doe your dutie from tyme to tim
and indeuour your ſelfe in all your actions
haue God alwaies befoze your eyes, and to
ercyſe your minde all your lyfe longe, with
godly practiſes, aſwell in aduaunceing religi
to Gods glozie, as in doing Juſtice foz ma
benefit, that God alone as he is alwaies pra
ſed in Heauen amongſt his aungels, may eu
ſo haue his holie name only honozed here by
earth amongſt his people. But becauſe ma
nature, through Adams fall, is altered fro
that perfection, wherein it was at the fir
and is much ſubiect therefoze to great cozru
tion of life and maners: It is to be feared, th
all men will not alwaies be mindefull of the
dutie, except they bee often warned, and put
minde of that they ought to doe, whereby th
may conſider ſtill what they are. Foz by wa
ting the remembrance and exerciſe of well d
ing: they may decline from God, (a thing ſo
done where God is not feared) and ſo walk
in ſin, the plaine effect of gracieſſe people. F
the deuil being great aduerſarie to al goodn
(whome that auncient father of famouſe m
mozie Hugh Latimer, called the moſt vigila
Byſhop in his vocation) is neuer idle, but ſt
occupied and buſie, in ſowing cockle and darn
amongſt the good cozne and pure wheate of
lozds haruеſt. So that if there be not as qui
weeding hookes, & as ſharpe iron fozkes, re
die at hand to cleanſe the ſoyle frō time to tim
as the weedes are, and will bee ready to ſpzi
vp and growe: in the ende all will bee weede
and Antichziſt himſelfe wilbe Lozd of the ha
uеſt. This muſt I ſaye, that warineſſe in
thing

inges is euermoze very wiſedome, & of aduiſ-
d dealinges comes perfection, and thinges
ſeene do alwaies the leſſe harme. For which
uſe lawes are enacted, not onely to puniſhe e-
ll, when any is committed, but alſo to preuẽt
ill not to be committed at all, that men being
arned before hand, may take hæd the rather,
we to offend lawes for feare of the ſwoꝛde, &
ue in good oꝛder, to eſcape the ſeueritie, and
arpe rodde of Iuſtice. I doe wiſhe therefoꝛe
at man were as apt to doe right, as as hee is
adie to ſpeake of right, and to be all togither,
s he would ſeeme to be: leaſt otherwiſe lawes
and not in vayne, when great occaſion giues
ſt cauſe of ſpædie redꝛeſſe. And in this behalf
agiſtrates are to be put in remembꝛance, that
ey hauing gouernement and execution of iuſ-
ice in their handes, may bee good righters of
ll wꝛong doings, and iuſt diſpenſers of gods
awe, and mans lawe, both to lowe and highe,
o riche and poꝛe, without anie reſpecte oꝛ re-
ard of perſon. For moſt trus it is, that where
uſtice is duelie miniſtred, there is God moſt
highlie honoꝛed, and ſweete is that ſacrifice to
God, when the liues of lewd men are offred vp
to ſuffer paines of death for wicked doinges.
I will not ſpeake to aggrauate execution for
all miſdeedes, either ſeuerallie oꝛ generally, be-
cauſe I think it both needleſſe, and a great fol-
lie alſo, and a thing almoſt impoſſible for man
to hope by only demanding, to haue the amend
ment of all thinges pꝛeciſelie, that pꝛeſentlie
are amiſſe: but this I reach at, that where a-
mongſt a number of gawles & great greeſes in
this cõmon weale, there ſpreadeth one eſpeciall

miſchiefe as ill, nay worſe than anie plagu
my meaning is to ſet all other faultes apar
& to diſcloſe this one aboue the reſte vnto yo
Lordſhip, that by your honorable meanes a
great authoritie, it may at the leaſt bee ſom
what reformed, if not altogither amended or
ken awaie. I do meane that ouglie, deteſtab
and hurtefull ſinne of vſurie, which beeing b
one in groſſnes of name, caries many a miſchi
linked vnto it in nature, the ſame ſinne beeyn
now ſo ranche throughout all England, not
London onelie, that men haue all togither fo
gotten free lending, and haue giuen themſelue
wholie to liue by fowle gaining, makyng t
lone of money a kinde of merchandize, a thing
directlie againſt all lawe, againſt nature, and a
gainſt God. And what ſhould this meane, th
in ſtead of charitable dealing, and the vſe of al
moſe (for lending is a ſpice therof) hardnes o
hart hath now gotten glace, and greedie gayn
is chieflie followed, and horrible extortion com
monlie vſed. I doe verilie beleeue, the ende o
this worlde is nyghe at hande. And the mor
is this euill to bee pitied, becauſe men do lull
theſelues with the exerciſe therof in ſuch ſorte
as though there were none offence in it at all,
whereas amongſt all other offences next to ido
latrie, and the renouncing of God, & his magi
ſtrates vpō earth, there is none more heynous,
none more offenſiue, and none more hurtfull, to
anie well gouerned common weale. For beſi
des that, the very ſinne of vſury is expreſſly for
bidden by Gods worde, aſwel as either theft,
aduowtrie, or whoredome: the countrey and
realme where this offence is commonlie vſed,

cannot

not long continue in prosperous welfare,
nd sorie I am to say it, but I see it, & knowe
uer wel, and therfore I must needes saie it,
o not knowe any place in Christendome, so
ch subiecte to this foule sinne of vsurie, as
whole realme of England is at this pre-
t, and hath bene of late yeares. For men of
aith are nowe wholie giuen euerie where al-
ither to idlenesse, to gette their gaine with
e, & to liue by lending vpon the onely su-cate
abour of others, whereas God willeth eue-
man to liue in his vocation, and he that will
t labour either with body or mind, according
his calling rightlie, should not eat at all. For-
ding men to make lending a kind of liuing.
ut these men do not liue in any vocation, but
ng the diuels knowne apprentices in earth,
ound to doe as he would haue them; seeke
hen they are dead to serue him in hell, as I
ke it. For God saith by his prophet Dauid, Psal.115.
at he shall neuer dwell in his tabernacle, that
th put out his money for vsurie. And there-
e, whither should such men looke to go when
ey are dead, but straight to the diuell, seeing
earth they serue such a master.

There be two sortes of men that are alwaies
bee looked vppon verie narrowlie, the one is
e dissembling gospeller, and the other is the
ilfull & indurate papists. The first vnder co-
ur of religion, ouerthroweth all religion, and
aring good men in hand, that he loueth plain
esse, vseth couertlie all deceipte that may be,
nd for priuate gaine, vndoeth the common
elfare of man. And touching this sinne of v-
urie, none doe more openly offende in this be-

halfe, then do these counterfeite professours
this pure religion. The wilfull Romanist
he professeth an hatred to this religion, so
ding mischiefe boiling within him, deuiseth
indirecte meanes to aduaunce his welfare,
hee may haue money in store against a
howre, such as he loketh for. So that bet
the secret dissembler, and the open blasphe
the world is made a praie, and deuided bet
them, and God thereby moste highly dishon
red. Neither doe either of these people foll
you for your personne or vertue, but for
fortune and authoritie. Cicero saith wise
honestie seuerite, doth greatly exceed the v
shew of wilfull pitie. Clemency is good, I d
not, but that it is to be vsed to good men, or
towardes such as of whom there is good h
of their better behauiour hereafter. But w
clemencie is altogither abused, and mak
as it were an open way to all lowsinesse in
ners and carnall libertie of life, there seuer
must needes strike a stroke. For to what e
are good lawes made, if there bee no execut
of them? As good pycke strawes, as m
lawes that want a magistrate, to see them
kept, obeyed and fulfilled. For the lawe it se
is a dum magistrate to all men, whereas ma
strates are a speaking lawe to all people. T
therefore as gouernours do submit themselu
to lawe, and liue thereafter: so will the peo
submit themselues to gouernours and th
dwings: such force (lo) hath example of ly
especially in magistrates. Neyther are gou
nours priuate persons, to liue honestly to th
selues onelie, but they are publique officers

do good vnto many, and by wiſe aduiſe, to haue care ouer them, that neither will, nor can haue care of themſelues. And this I ſaye, that like as one may be a good magiſtrate to the people, and yet no good man to himſelfe: euen ſo maye one bee a good man to himſelfe, and proue no good magiſtrate to the people. And of theſe two, leſſe harme doth that man, who priuatelie offendeth in his lyfe: than hee that publikelie offendeth in his charge. Needful therfore were it, that all magiſtrates were good men in their offices, becauſe the common welfare dependeth vppon their well doing. And good it were alſo neuer to remitte apparante great faultes vnto any perſon in authoritie. For the magiſtrate abuſing his office, deſerueth more punyſhmente, than doth the priuate perſonne. For as he abuſeth his charge, ſo doth he deceyue his truſt, & by example grieueth great cauſe of muche euill. But let no men in any eſtate preſume therfore to do euill, becauſe they hope to hide their euill doings from the princes knowledge. For time doth diſcouer all, and God hath graunted this priuiledge vnto princes, that wicked attempts ſhall neuer haue deepe rote. For although wrong dealinges may be ſhrouded for a ſpace, and bee kepte vnder couerte: yet they will out at laſte, and be opened with ſhame, the rather to ſet forth Gods mightie iuſtice, and to aduaunce his endleſſe glorie.

Amongſt the Romaynes, there were cenſores, appointed as commiſſioners, to ſearch out the doings of ſuch as either had borne office, or were notorious offenders: & finding any ſuch to bee faultie, they did ſtraight waies remoue them,

them, and punish them with infamy. The same order is yet vsed in Italie, Spayne, and Portugale, and good iustice done against all vniust magistrates, and euill liuers. And thus it is. Such as ouer hastily haue risen to great welth haue bene lifted for their life and deinges by commission, and stripped out of all, when they were taken in a trippe. Nowe then, nedes must I say thus at this time, that amongst all sortes of men, sinne aboundeth here for wante of chastisement, euill men beeing ouer rife, and good men ouer scante, such as should doe good. Or els howe is it, that vsurie amongst other sins (for I will at this time saie nothing of magistrates) is so vniuersally vsed, which ought in anie wise to bee weeded out aboue all other faults. For as I thinke, and must saie still, vsurie only is the chiefest cause of the greatest miserie in this land, aswel to giue occasiō of great waste, as also to make much wante, and wil be in the ende, the vndoing of all, if it bee not looked to in time. The Romaines neuer began to decaie, till vsurie lorded amongst them, for then priuate gaine thrust out common profite, lust was holden for lawe, idlenesse more vsed then labour, ryot in steed of diet, vice better regarded then vertue, no charitie at all, no loue betwixt man and man, but euery man for himself, and the whorlpoole of pride and ryot ouerflowed in all things, and in all places.

Plato saith, there must bee three thinges in
" euerie good state. A magistrate to gouerne,
" lawes whereby to gouerne, and execution of
" lawes for maintenance of gouernement. And
" Diogenes saide well, where neither lawes

haue

haue force, nor water hath course: there should no wise man willingly seek to dwel. For wher euill men beare rule, (as it is alwaies, there where lawes are stopped of their ordinarie course) there cannot anie good man haue place, because they are alwaies contrarie. And this I saie, that in al common weales, it is as great a blame not to cherish & maintaine the good and godly, as it is a great shame to suffer the offender & wicked man to go vnpunished. For both must haue their deserts, or els that state is not iustlie gouerned. And as weedes are to be rooted out of euery gardeine, so are good herbes to be ofte watred & cherished stil with good earth, or els they will perish, and wither sone awaie. And amongst all others, I would the religious learned men of this land, were so cherished and esteemed, as they haue well deserued, and togither with their good cherishing, I would their good warnings were throughly folowed. Yea, I would they were better holden by, in that which they haue maintained and professed in good learning: although their liuinges and entertainments were not made much greater: The preachers I doe meane, and the godlie ministers of this time, for they still exclayme mainlie against sinne to discharge their duties, they crie out continually against all vsurers with open mouth, and in all their sermons, and yet, what auailes it: nothing at al. The reason is, for that the ciuill magistrate doth not ioyne with them, and see that executed by censures of the lawe, which they so earnestlie rebuke in the pulpit, and shewe forth Gods threates moste vehemently, for such sinnes so muche suffered,

and

and so litle punished. For what saith the lewd man when the good preacher hath done? See howe properlie he girdes at the matter, ponder sellis man (saith hee) hath saide, but he can doo no more, thankes be to God. And fond is that man, saith the vsurer to others, whatsoeuer hee bee, that will not suffer a poore simple preacher to haue his woords, when others haue the deedes, and liue in all wealth and iolitie in this world. Lord god send to England som Solon for this redresse, who toke awaie the vsurers bookes, and their gaines from them, and forbad such filthie lucre, and brought in nouas tabulas, which are saide in greeke to bee Seisactheia, as who should say, an easement of a burdain. For that all debtors were discharged from all such creditors that had lent their money for vsurie, and gaine, or at the least wise, were eased from the vsury of it. Thus did Solon in the detestation of vsury, a sharpe kind of dealing no doubt and a strange: but in great diseases, sharpe corrisiues must needes bee vsed, when lenitiues will not serue. And shall I name one, that hath beene in our age, and withe him nowe aliue, to cure so great a cancre? Would God England had a Cromwell, I will saie no more. I doe reade, that long before the conquest, king Edgare, that iust gouernor and seuere magistrate against all lewde officers and extorcioners in this lande, did amongst his other good deedes make proclamation to haue all the wolfes killed in England and Wales, bicause they were rauenous beastes, and deuourers of sheepe and other cattell, to the great harme & hinderaunce of his subiectes. And to haue this the better

σεισαχθεια.

done,

done, he appointed manie to pay for their fines and reuenues, wolues heades yerely: some moe, and some lesse, and such as could not bring wolues heades in, payed their fines and reuenues in money. Now such force woke this good order in this lande, that within a whyle, there was not a wolfe to be had, neither in England nor yet in Wales. And Ludwallus prince of Wales, brought in 300. wolfes heades in one yere for his tribute, which he was bounde to paye yerely. And afterwards when no moe wolfes heades were to be had, he paide to the King a certaine yerely reuenue. This was a good deede surely, and a gracious proclamation: for since that time, which is fyue hundreth and od yeres past, no wolfes haue troubled this land.

Nowe if your Lordship, with others could procure by your good meanes, that in your time there might be neuer an vsurers head in England: I doe thinke you shoulde doe a greater good deede to this lande, then euer was done by killing of wolfes. For these be the greedy cormorant wolfes in deede, that rauyne vp both beaste and man, who whyles they walke in sheepe skinnes, doe couertlie denoure the flocke of England, vnder colour of their welth and counterfeite honestie. And what if there were therefore a law to search out these hypocrites, and to vnuisar these masking minyons, and suche as they bee, that make warre of set purpose against God and his lawes, that striue so maineiye against his holie wyll and commaundements. And the same law to be so executed, that as wolfes haue bene rid out of this lande, they should all likewise either suffer the

paines

paines of death, or bee banished this realme for
euer, that there might hereafter no mo vsurers
bee found in England, then are wolues to be
had there at this daie: I do thinke surely, this
would bee as sweete a smelling sacrifice in the
sight of god, as euer was offred since England
was first conuerted to the faith. King Dauid
praying God to send vnto his sonne Salomon
iudgment and righteousnes, saith that his son
being assisted by the mighty power of god, shal
bee honored of all princes vpon earth, because
he should deliuer the people frō vsurie. A great
good deede no doubt, and worthie of such great
honor as Salomon afterwardes enioied, and a
verie meete example for all princes to followe,
that they might haue like honor. And touching
a lawe to bee made, I doe not see, but it is as
necessary to haue on against vsurers as against
theues & a great deale more. For theues steals
manie tymes for necessitie, whereas vsurers
robbe and vndoo all men for greedie glutonie.
The one stealeth a crowne in the high waie,
the other robbeth men in the high streete, of all
that they haue: the one stealeth a litle, to sustein
nature: the other scratcheth vp the whole treas-
sure of England, to serue his owne couetous
and wretched desire, to the vtter vndoing of
thousandes. Therefore it were good, these
vsurers were all gone one waie or other out
of this Realme, for heere in England they do
no good at all, nay, they doe all the mischiefe
that is doone, and wilbe the cause of vtter ruine
to this lande, if they bee not taken vp in tyme,
and cut shorter by the heades. Good men there-
fore must haue this care to ryd out lewde men,

and

and till gouernours giue good example of good life, euil men will continue to be euil still. But if this law seeme bloodie, although the hanging of poore wretches for small matters, is counted nothing bloodie at all: then would I, that the olde lawes of England were put in execution, such as are called king Edwards lawes, or the common lawes of England, whereof one was, that the goodes of an vsurer after his decease, should turne to the benefite of the prince, when twelue men had found by proofe, that the partie deceased was an vsurer in his life time. For in those daies no enquiry was made by verdict so long as a man liued, whether he was an vsurer or no: but the matter was referred wholie to the ecclesiasticall lawes during mens liues. This I think would make the fewer vsurers, when twelue men should bee triers after their decease, what trade they vsed in their life, and finding them by proofe to haue cõmitted vsurie (which as Glanuil saieth, is then done when anie thing is receiued ouer and aboue the principal) to giue vp straight waies the dead mans goods from his heyres, executours and assignes, to the prince and gouernour of the lande. But some will saye, if the lawes were put in execution, it would turne to the hurte of all men, for that none would lende hereafter, to anie bodie, either more or lesse, and nede there will bee alwayes, as there hath bene heretofore. I doo answere and saie, that the hungrie desire of man, doth enforce nede many times further, then there is cause of nede in deede, seeking for a great deale more in all things, then nature craueth. To whose sufficience, if mans greedie

Glan. lib. 7 cap. 16. & li. 10. ca. 3.

appetyte,

appetyte, could answere, and yeld themselues content, with the blessed fruite of this litle paradise of England, one man should haue little cause to borrowe of another. Or if they had cause (as I cānot deny but need may be, & that great neede sometimes,) yet if men were enbred with the feare of God, and acquainted to lende freely, and to do to others, as they would that others should doe to them: I would not doubt, but that charitie would abound vniuersallie, and the most would bee as lothe to lende for gaine, as they would bee loth to kill, or to murder a man by the highe waie side. And I truste also that men would then as fast runne from a knowen vsurer, as they would flie now from a madde dogge, or rather from the diuell himselfe, if they sawe him in his lykenes. But what doe these worldlings now a daies? They doe not lende to helpe the neede of others, but to benefit themselues, and where they find the greatest vnthrift, that hath landes, or other liuings lefte vnto him, there they will bee most ready, to feede him in his ryott and vnnecessarie expences, making their gayne to bee his chiefest hurt, yea, a greater hurte in deede, then all his wilful and foolish charges otherwise, as maye well appeare in the discourse of this my deuised booke. Whereas they that feare god, and will be such men in deede, as they would seeme to be, should not deale in this sorte, but following their trade, in what vocation soeuer it bee, oughte to helpe the needie and lowlie person, with some parte of those goods, that they haue lawfullye gotten by their trade and manner of liuing, whereby they maye receiue vsurie at

ods handes, who dooth giue an hundred for
e, to all them that gyue or lend freely for his
e. Thus I haue boldye, and I truſt wyth
s ſpirit mooued your honour to looke well
your charge and calling, deſiring you to take
good parte my good meaninge. for my deſire
hat my naturall Countrey, might bee perfit
bleſſed, without daunger of euill, or infec-
of miſcheefe, to corrupt this ſtate, or deſtroy
s Noble land. And the bolder I am to deale
s with your honour before others, becauſe I
e knowen you, and that Noble race of your
hren, euen from theyr younge yeeres. And
h your honour, and that famous Erle of war-
e deceaſed, and your Noble brother, nowe
rle of Warwike lyuinge, I haue had more
ilier conference, then with the reſt: and eſpe-
ly with your honour (I doo thanke you moſt
nblye therefore) I haue had ſufficient proofe
our carefull mynde, euen in readyng not one-
of the Latyn, but alſo of the Italian good and
nde wryters, to knowe and to vnderſtand
beſte bſed gouernement, and the cheefe
es that haue beene made in all ages. And as
r mynde hath beene thus godly enclyned to
we, ſo it appeareth very well, you haue euer
a good mynde, to put your knowledge in
ctiſe. And this muſt I ſaye, that Gods pro-
ence is greatly ſhewed in thys behaiſe, and
Quenes maieſties bleſſed eſtate moſt euident
appeareth to bee the ſtronger, in that it hathe
led her hyghneſſe, to haue choſen ſo ſtayed and
diſcreete a Noble man, as you are, to deale in
affayres of the ſtate. For I knowe, and

therefore will not feare to say, that you haue be
next to the Queenes maiesties most milde
gracious disposition, a great helpe and meane
this most calme and merciful gouernment, a th
so ioyfull to all good people as nothinge can
more: although it hath plainely fallen out in y
that both the Queenes mercie and your na
hath beene greatly abused, & the princes good
especially most vnthankfully recompensed. W
vpon her maiesty hath bene enforced much ag
her nature, to vse the sword, a thinge so neede
when gentle meanes will not serue, that w
out so doeing no state could stand, nor
could lyue. And such hath this world beene, is
will be euer, that princes vpon cause must doo
in reason are bound to doo that which they w
not of themselues doo, if it were not for ver
cessity, to auoyde a greater inconuenience.
therefore are counsellours about a prince,
they might alwayes giue the best counsel, and
cure thereby the safetie both of prince and
that when clemencie will not serue, they ma
the contrary. But amongest all other n
aduertisements, I doo wishe that your ho
and others of your callinge should neuer a
time let slippe any good occasion offered fo
welfare of England, much lesse to bee carele
that great trust, which is committed vnto
And therfore as the maister of a shippe, hath
an eye to keepe aright course, a physition gl
a good mind to heale his pacient, a capitaine
more a carefull heade, to get the victory: e
my good lord, I pray God you may be a fait
counsellour to the prince, and a watchfull

strate to the people: to the aduauncement of Gods most holy word, and for the welfare of this lande. And so to care for the whole bodie of the state, that whilest you take the defence of some one part, you doo not leaue other partes of the state undefended or smally estéemed. Thus if you do, as I pray God you may doo, and I hope in God, you will doo, no lesse: I doo well assure my selfe, that blurte amongest other faults wil no more shewe her face hereafter in England, then the staring Owle, will looke vpon the bright sunne, or the feareful mouse, abide the wilie catte. And I hope, that by such good meanes, this Noble realme will greatly florish, and people will become euery day better and better: and in might waxe stronge: in riches, plentifull: in renowne, famous: in vertue, honest, and in religion zealous. Al which blessed and happy welfare, God graunt for his sonnes sake Iesus Christ, in whom your honour, and all others doo liue moue, and haue a beeing, whose name bee therefore praysed for euer. Amen. From the Queenes maiesties Hospitall at saint Katrynes, thys twenty of July. 1569.

(·.·)

A Christian Prologue, to the Christian Reader.

SOme will count mee fond, that of mine owne fansy vnconstrained, haue chosen rather to hazarde daunger of blame, by entring to touche this matter of vsury, standing thereby to others courtesies, for pardon if my fault: then by sitting stil as no medler in matters of the world, to be without blame or fault at al. One sayth to me, what haue you to doo, to wrastle there with vsury? what will you gette by it, not a penny the more wilbe lent you for making any such booke, that you wel assured: nay you shal the rather want, when you would haue, trust vnto it vpon my worde. In the first onset, I am thus iumped withal by some men, for dealing in this sort with matters of vsury. well I am sorie to offende any, and surely my minde is to do good vnto all. For I protest before God I doo not meane euill to any man, but wish the best I can to one and other. And sorie I am, that good meaning and well dooing should be hurtfull to me, or offensiue to any body els. And yet such is the worlde, that the galde horse will not bee rubde: men that are most faulty, can least abide rebukes, and plaine men for telling trueth, many times beshrewe themselues being well assured, that it is as certaine a thing, as it is a common saying, VERITAS ODIVM PARIT, Trueth purchaseth hatred. I know indeed that plainnesse of speeche, and freedome of tongue in decyphering sinne, and aduauncing vertue, are not

the beſt wayes to thryue by, for it is not rare, that many a man hath come to great wealth, which neuer knewe what vertue nor honeſty ment in all his life. Yea, there be ſome that haue ſolemply vowed, neuer to be of that religion, that ſmelleth of pouerty, they had rather be rich with Alexander, then poore with Chriſt. A horrible kinde of ſpeeche, firſt mony ſay they, and then honeſtie will follow of courſe: for what is wiſedome, learning or honeſty? It is money (man) ſay they, that makes a man to be taken, for wiſe, honeſt, valiant, mighty, yea, and for a kings fellowe too. This opinion haue many men, and I feare it be the creede of the worlde at this time. And thus I haue loſt all my credite, and ſhall not be woorth a grote hereafter, if wicked mammon or mans malice bee euer of power to keepe me vnder. And then had it not beene a great deale better for me to haue played and doone nothing, then thus to take paynes and looſe all thinges? Well, of this one thing I am well aſſured, that God will not forſake them that put their truſt in him, but will rewarde them more largely then mans will is to giue, or his power to get. And I hope better of their courteſies, then to haue ſuch diſcourteſie at theyr handes. And this wyll I ſaye, he that will doo as I haue ſayde, he ſhal be richer then the proudeſt of them all. And let them not ſay, that I am ſuch an enemy to vſury, that I will haue none at all to be vſed. For I am an vſurer my ſelfe for far forth as I am able. I would they knew it, and I wyll teache others to be greater vſurers then I am my ſelfe, and ſhewe them how to gaine more in a day, then others are able to get in ſeuen yeeres. Doo therefore O yee men of this world, as I ſhall teache you, and you ſhal

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be ſuch men, as heereafter you will bleſſe me. Lende to your poore neighbors in time of their great need for gaine on Gods name, and put out your money to them for vſury, in ſuch ſort of vſury I meane, as God hath commaunded you to vſe, and you ſhall yerely, dayly, and howrely reape infinite gayne. For as God is better able to rewarde you then man: ſo will he for his promiſe ſake, make you recompence with increaſe infinitely. And as he ſayth, if you gyue but a draught of water in his name and for his ſake, you ſhall not loſe your reward. The iuſt man is full of compaſſion, as the Prophet Dauid ſayth, and doth lende. Be you therefore iuſt men, O yee worldlings, and let others haue that to occupy, which lyeth ydle by you, and lende freely, not hoping ſo much as for the principall againe, and that you may heape againe to your ſelues, from God plentifully. For I tell you this is ſpirituall vſury, which is the right vſury indeed and ſuch as Chriſt would haue vſed in the 19. chapter of the Goſpell after Saint Mathew, where he ſayth Why wouldeſt thou not put out my money to the Banker? that is, why didſt thou not beſtow my grace and my gifts to the profit of others, by communicating the ſame among them? Thus ſpirituall vſury is called the multiplication of the gyftes and graces of God. Thus by a little trauaile, a man may winne an hundred folde meede in heauen. Who woulde not labour in time of harueſt to gette in corne? And what other thing is this worlde then an harueſt for goodmen, to gleane the poore into their barnes. And be it that the party vnto whome you haue lent is poore and not able to repay you, yet you are ſure of this, the partye that borroweth wyll thanke you, if

there

here be any honestie in him at all, and wyll desire God to rewarde and prosper your doings, & God will heare his prayer that is not able to pay. And is not this a good recompence? But bee it that some bee being able to pay, is yet not onely vnthankfull in wordes, but defraudeth you in deede of your owne: you may haue your remedie against the man, so sure your selfe, that God euen in such cases wyll rewarde you, with his grace and mercy without any asking or prayer made to him at all. For it is thus written in the booke of Iesus of Sirach. Qui facit misericordiam fœnerat proximo. He that vseth pitty and compassion, doth lend vppon vsury to his neighboure, and God will pay that vsury himselfe. And therefore it is sayde farther in that chapiter. There be many which are not glad for to lend, not because of euill, but they feare to loose the thing that they did lende. Haue thou patience herein. O man with the simple (sayth the text) and withholde not mercy from him, helpe the poore for the commaundements sake, and let him not goe empty from thee because of his necessity. Lende thy money for thy brother and neigbours sake, and burye it not vnder a stone where it rusteth and corrupteth. Gather thy treasure after the commaundements of the highest, and so shall it bring thee more profite then golde. Lay vppe thy almes in the hand of the poore, and it shal keepe thee from all euil. Thus farre Iesus the son of Sirache with a great deale more, full of much comfort, for all those that lende theyr money out, to receiue vsurie at Gods hands.

Which vsury God graunt all men may vse dayly and howrely to theyr christian bretheren: for theyr

reward

reward shall be great in heauen, that for Christes sake lende freely vnto men vpon earth. Neither is heere any losse to him that lendeth in such sorte, but rather vnspeakable gaine, such as neither hearte can thinke, nor tongue can vtter, nor eye hath seene. If a man in this worlde gaine a pounde for a penny it is thought a wonder, and yet God giueth to them, that giue for his sake, thousands more then is gained in this proportion. For he giueth for transitorie trashe eternall treasure, for brittle mettall assured welfare for money, mercies for golde all goodnesse: and for this frayle world heere, the worlde that neuer hath ende hereafter.

Thus you see this vsury is good and prayse woorthy, such as will heape more treasure to man in one moment, then al the gold mounteth vnto, that al the Banquers haue in the wide worlde besides. Happy is he therefore, that is such an vsurer, and I pray God all men may be such vsurers hereafter indeede. For whatsoeuer men lose by this meanes, vpon earth, they are sure to finde the same againe in heaue. And what losse I pray you hath he, that when his debtour sayleth him, God receiueth him? and when the debtour payeth not, God payeth the debt for him? an happy eschaunge no doubt, say I, yea and a blessed alteration. The poore man is bounde to pray, and God is his suerty, and wil pay the debt himselfe, if the poore man be decayed, and not able to aunswer the summe: yea let men be neuer so vnthankfull, God will for his promise sake pay all mens debts. And because a man may be the surer, God layeth in a pawne, which is his heauenly gospel, then the which no greater nor surer gaine can be layde out for mans behoofe vpon earth

earth. Wee ſee if a man neede money in this worlde, and hath a knowne rich man to be his ſuerty, euery man is ready to lende for gaine. And is the Lorde of heauen and earth, he that made the worlde and all that therein is, a poore man in your ſight my ryche mayſters? wyll you not truſt him that made you all of nought? that gaue you freely all that you haue, and without whom you can haue nothing? that ſuffereth the Sunne to ſhine vpon you through his mercy, that ſendeth rayne in due ſeaſon, that ruleth the heauens and the courſe thereof, for your onely benefite? And doubt you nowe good Sirs, that this Lord of ours, being Lord of all Lordes, is not a ſufficient ſuerty to pay vnto you your owne againe, and to recompence you the vttermoſt farthing? If the ſeruant ſhould miſtruſt his iuſt maiſter, the tennant his good Landlorde, the ſonne his louing father, it woulde bee thought, that any of theſe were lewde folks in theyr ſo dooing. And ſhall we not thinke them moſt worthy of blame, that miſtruſt the goodnes of God, who is mayſter, Lorde, and father ouer all creatures liuing and the onely creator of mankinde, by whom al creatures breathe, lyue, and haue theyr being, and without whom all fleſh is nothing but confuſion, ſhame, and the very outcaſtes of this wretched worlde?

But now, touching the company that is to talke in this treatiſe, you ſhall vnderſtand gentle reader, that no man, nor yet any profeſſion or calling is eſpecially touched in this reporte that I haue to make, but onely a rehearſall made of ſpeeche that hath paſſed. Which I thought good for the varietie thereof, and for the better ſetting foorth of Gods glory, to commit to writing, and ſo to the printe, that all men

may

may ſee and reade the matter, and therevpon doo, as God ſhall giue them grace. Theyr names I haue giuen to them in Greeke and Engliſh, calling the preacher μισόκοκος which I doo Engliſh. Ockerfoe, as enemy to vſury. The Marchaunt I doo name κακίμπορος, whom I doo terme Gromell gayner, and for ſhortnes, write him ſometime Gromel, calling him moſt by the name of Marchaunt. The Ciuillian πολιτικός, and ſo aduocate or Ciuillian. The Lawyer, becauſe I knowe temporall lawe is wholly e againſt vſury, as much as the Cannon Lawe, or ſcripture it ſelfe: I doo chriſten him, χειρόλαλος, counting him heere indeede not much better then a pety fogger in Lawe, as one that ſometimes hath ſtudyed a little Lawe, being yet neuer allowed in any Inne of Courte or Chauncery for his learning, and aſſuring my ſelfe that no vtter barriſter, much leſſe any counſellor in Lawe, wyll allowe his opinion: calling him Lawyer notwithſtanding, for modeſtie ſake, becauſe the other name is odious, and none would willingly indeede be termed as they are, ſpecially when the name concerneth eyther wyt or learning. And yet to ſee the worlde, none are ſo ready to defende vſury as thoſe are, that haue the leaſt vnderſtanding in any profeſſion. And ſo I am bolde to vſe this name pety-fogger, whom for courteſy ſake, and for good manner, I doo call Lawyer, although no Lawyer indeed doth or wyll allow of vſury, but the vnlearned only that preſume oftentimes to deale in hygher matters then the elder and wiſer ſorte of men wyllingly do, or dare affyrme certainly vpon theyr knowledge.

God be mercifull vnto vs, and make one and other of all profeſſions, good vſurers in the Lord, that

wee

wee may lend plentifully, and freely, and truſting in Gods goodnes may receiue reward at his hande in that day. And thus till then farewell in Chriſt Ieſu, to whom be all honour prayſe and glory for euer and euer. Amen.

The names of the ſpeakers in this Dialogue.

μισόπονος	Ockerfoe, the Preacher or enemy to vſurie.
πανίμορος	Gromel gayner, the wrong merchant or euill occupier.
πολιτικὸς	Aduocate or Ciuilian.
περίαλος	Lawyer, or rather petiſcholer in lawe.

A Letter found in the ſtudie of the right reuerend father in God and moſte godly paſtor of Chriſte flocke, *Iohn late Byshop of Saliſbury, with in certaine monthes after his forſaking* this earthly dwelling, which Letter was ſent to the author of this treatiſe by Iohn Gardrande, maiſter of arte in Oxforde, and Prebendary of Saliſbury, who had by legacie giuen vnto him, by the foreſayd godly Father, all his papers, writinges, and notes of all his trauayles in Gods vineyarde, and other deuiſes of learning whatſoeuer.

I haue perused your learned and godly trauaile touching the matter of vſury, M. D. Wilſon, and haue no doubt, but if it may pleaſe you to make it common: verye much good may growe of it. Such varietie of matter, ſuch weight of reaſons, ſuche examples of antiquitie, ſuch authority of Doctors bothe Greekes and Latines, ſuch allegation of Lawes, not onely Ciuill, and Cannon, but alſo prouinciall and tempozall, ſuch varietie of caſes ſo learnedly and ſo clearly aunſwered, ſuch learning, ſuch eloquence, & ſo euident witnes of Gods holy will, can neuer poſſible paſſe in vaine. I will not flatter you, I cannot, it becommeth me not. I aſſure you, I like all notably well: Si quid mei eſt iudicij, and if my liking be worth the liking. But of all other thinges this liketh me beſt. Of the three

three parties, you make eache one to speake naturally like himselfe, as if you had beene in eache of them, or they in you. What it shall worke in other I can not tell, for mine owne parte, if I were an vsurer neuer so greedily bent to spoile and ruine vt sunt fæneratores, yet would I thinke my selfe most vnhappy, if such perswasions could not moue me. For what man would not be afrayde to liue desperatly in that state of life, that he seeth manifestly condemned by heathens, by Christians, by the old fathers, by the auncient counselles, by Emperours, by Bishops, by decrees, by Canons, by all sectes of all religions, and of all religions, by the Gospell of Christ, by the mouth of God? Ago breuiter, vt vides, non enim id mihi sumo, vt damnem large hoc tam horrendum peccatum, id tibi relinquo.

Vt viuat liber, vsura pereat

From Salisbury this 20. of *August.* 1569.

Gulielmus Wickham, Capellanus ſereniſsimæ Reginæ noſtræ Elizabethæ.

DOctus es, & pius es, Wilsone, quis abnuat iſtud?
Qui vel opus præſens, ſcriptaue prima legat:
Nam, niſi doctrina præſtante, quis obſecro poſſet,
Rhetoricæ, ac Logicæ verba Britanna dare?
Et, niſi perrara pietate, quis obſecro vellet,
Vſuræ ſcriptó prodere damna libro?
Ergo niſi indoctus nemo tunc illa notauit,
Nec niſi perdemens hoc reprehendit opus.

¶ Iohannes Garbrandus Oxonienſis.

FOenore qui lucrum facit, eſt homicida Catoni,
Furti dupla, huius quadrupla mulcta fuit.
Non facit hæredem, priuatur honore ſepulchri
Qui tenues lucro fœnoris auget opes.
Sermo ſacer, patres, pius omnis damnat, at vna
(quæ docet errores) Conſuetudo probat.
Tu, qui a ſupplicibus ſtas, vir reuerende, libellis
Conſilio, penna, dexteritate premes.
Prodeat egregius tuus enſis, præſtet acumen
Et deus, & metuens, regia virgo, deum.

Fi

In Thomæ Wilsoni, hominis Doctissimi, legumque ciuilium Romanarum. *D. ac sereniſsimæ noſtræ Reginæ a ſupplicum libellis, librum de fœnore* Ioannis Coci carmen.

Est patriæ Wilsonus amans, populique salutis,
Et grauiter patitur publica damna seri.
Hinc multæ populo labes, & crebra ruinis
Fulmina, communi visa nocere rei.
Sed mala dum trutina vigili per singula lustrat,
Nil auido reperit fœnore deterius.
Nam τόκος epascit populo cum sanguine fibras
Et τίκτει misero, læthifer, vsque necem.
Esse Cato τίκτειν homines occidere censet,
Cum τόκος exposito in fœnus, ab ære venit.
Nam nihil, aut fumos locat is, qui tempora vendit,
Aut si quid vendit, vendit amicitiam.
Merx præclara quidem, villi si venalis honestè:
Quæ, nisi gratuita est, non sit amicitia.
Nulla potest virtus nam mercænaria nomen,
Naturæ uenotas empta tenere suæ.
Nam proiecta foras, alienos spectat ad vsus
Vitæ hominum cultrix, officijque parens.
Non sua corradit, non mutua conficit atrox,
Lucra nec ex damno quæritat alterius.
Non fugitat lucem, nec vult, obscura latebris,
Turpia per quæstus æra vocare domum.

Pordit

Prodit enim crimen latitans vsura pudendum,
Horret & infames autor ab arte notas.
At tam tetra lues, hominum sublata saluti,
Conuersa rerum, concidat ipsa, vice.
Dumque parit, pereat, miserandæ bellua plebis,
Exitio sceleri conueniente suo.
Sed Wilsonus ouans cædendis floreat hydris,
Quas alit infandas publica lærna mali.
Acris & Herculeos exantlet mille labores,
Vt pariat patriæ commoda mille suæ.

A communication or speeche betweene the riche worldlie merchant, the godlie and zealous preacher, the temporall and ciuill Lawiers, touching vsurie, or the lone of monie for gaine.



About two yeres past (as I remẽber) a iollie merchant of Londõ after hee hadde heard a moste earnest sermon against vsurie in his parishe church, did inuite the preacher to diner, hauing purposed before to haue certeine of his frinds and acquaintance the same tyme at dinner also with him, amongst whome, a gentleman one towards the lawe, meanlie studied, and yet of a good wit, and great boldnesse, was a bidden ghest, who hauing beene likewise at the same sermon, came immediately af-

ter that the sermon was don, to the m
chants house, where the preacher and
meeting togither, each desired other
more acquaintance, and the merch
in his solemne manner, as sone as
sawe them both, saide thus vnto the
Now in good soth my maisters, you
hartilie welcome, and you good ma
preacher are welcome with all my h
and I thanke you for your manif
preachings bestowed amongst vs, sp
ally for this daies sermon: for by S
Marie you haue shot your arrowe to
marke, and it cannot bee, but much
will come of this your preaching,
therefore you are welcome hartilie,
I praie you be couered.

Preacher. GOD grant that any
wordes may edifie any one for his s
health, and then might I the better
ioice in my poore trauell, but I feare
there is much corne sowne vppon
hard rockes and high waies that w
moisture.

Merchant. Well, well, all shall
well I trust, and God forgiue vs all.

Law

Lawier. As I haue heard you this day
aster preacher, so haue I giuen you an
re heretofore, and haue manie times
shed that I might haue had some pri-
te talke with you, for my better vn-
rstanding, and more familiaritie with
u.

Merchant. Nay, if you be disposed to
lke, I praie you pawse the matter till
ter diner, and then wee will spende
me, according to pointment, for an
ure or two in my garden, where yee
all haue a pleasant swæt arbour to sit
, I thanke my swæt wife heere for it.
n the meane season, let vs bee frænd-
e merie, and vse our chære as GOD
ath sent it: for in good soth you are
elcome at a worde. I did lake for mo
nes, and amongst others, for master
octor of the Arches, but hee had rather
e at his ordinarie in the Arches among
s fellowes my masters the Doctors
here, than at this kinde of diet, howbeit
I thinke he wil not faile me in the after
oone, for wot ye what master preacher,

I haue desired him of purpose to co
and vse conference with vs, if you bee
contented.

Preacher. I am wel contented sir wi
your appointment. Hereupon the me
chant toke his place, & called his ghe
vnto him, and as merie as a Pie, ma
them verie good cheere. And all the di
ner time was passed ouer with none
ther talke, but of the good order of the
tie, and what an honorable state it wa
and how christendome through, the li
cheer was not at an officers boord, as t
Lord maiors table carried, for that we
specially the honor of England, al whi
speech was smoothed almost by euer
bodie, and gloriouslie extolled for th
present. The Lawier amongst all
thers at the table, had most talke, as h
that thought himselfe most worthi
for as hee had a good readie wit,
wanted hee neither boldnesse, nor vtt
rance to set it forth, as commonly la
iers haue plentie of both. The Pre
cher hauing his head hammering vpp
another matter, vsed seldome any spee
b

nt lifting his eies often to heauen, ſeemed to ſit in ſome miſliking with the world, as I take it. Notwithſtanding, was remembred by the merchant, maſter lawier, and others to be merrie as they were. When dinner was done, the lawier forgat not to put the merchant in mind of his garden and faire arbour, who commanded his kinſman ſ apprentiſe to prouide cuſhions, and to make all things ready. And ſo the reſt of ꝑ ghests being curteouſlie diſpatched, they three with one or two others of the houſe being there, and the apprentiſe ſtanding by, after the merchant had ſaid ſomwhat of his comlie arbour and garden, ſ they alſo allowed verie well the beautie of it, the preacher dumping in a deepe conceit, as one caried with the zeale of God, and being aſked what he thought of the world, began in this maner.

Preacher. It is very certein as I take it, the world is almoſt at an end.

Merchant. What is the matter ſir? belike you are wearie of the world.

Lawier. No, not wearie of the world,

but I think him angry with the wo
for he beateth diuers times at it, the
ing alwaies a maruelous zeale aga
sinne, as I remember you did this da

Preacher. The zeale that moueth
ought to moue you, and all others t
haue anie feare of God, or care of h
to come.

Merchant. Tush, what amount
your care for the world? You haue
charged your duty, let the world care
it selfe, and let euerie one answere
his owne doings. Lord God, what sh
you be so much greeued inwardlie?

Preacher. I will tell you sir, doctr
doth greatlie abound, sin in all kind
sharplie rebuked, and yet none or fe
doe amend their liues.

Lawier. That is not so, there is g
amendement, and men are better n
thē they haue bin, say you what you

Merchant. You saie truth sir, er
this man will nowe seeke out mo
where great beames were heretofor

Preacher. I pray God the beames
not greater now than euer they w

uch vntruth, such extorcion, such malice
ch dissimulation, such vncharitable-
esse, such horrible vsurie was neuer
ne in anie time.

Merchant. Preachers may descant ge-
erallie at their pleasures, & random in
e pulpit at libertie, to feare men from
n, but with your leaue, if you search e-
ery man particularly, you shall finde
eat change and amendment of life.

reacher. Would god it were as you say.

Lawier. Wherewith doe you charge
is world most?

Preacher. With all kind of sin, and es-
ciallie with want of charitie.

Merchant. Nay than you roue ad E-
hesios. I pray you sir, when saw you a
ore charitable or more quiet time, thē
is is nowe, sauing onlie that beastlie
nquiet storme which lately rose in the
orth? Preacher. Peace in appearance
ppeareth, & thanks be to God, and to the
Quēnes maiestie, we are now voide of
uil debate & of outward dissentiō, & yet
say we want charity. Lawier. That is
cause you churchmē haue not so much

wealth as you were wont to haue.

Preacher. Not so sir, for I thinke
church is verie well prouided for, b
saie generallie, charitie waxeth cold,
poore neighbour is not beloued, a
ought to be, his need neglected, his m
rable and wretched estate forgotten.

Lawier. You wold haue men giue t
& aske for gods sake, wold ye? So lo
rers & vagabonds shuld be maintei

Preacher. None speake more aga
idle folke and sturdie beggers, than
preachers doe, but I saie the poore h
holder, and the honest meaning m
(who seeketh by good & lawfull mea
to liue) is forgotten.

Merchant. You may say your ples
but I know that they are now more
leaned by the rich, than they haue b
heretofore, aswell with money as w
frendlie counsell.

Preacher What your counsell is
know not, & I praie God it be such,
you ought to giue, & as you would h
giuen to your selues, if you stod in n
but touching lending of mony, I thi

men rather seke their owne gaine, than any thing the benefit of their christian neighbor.

Lawier. May both, and who I praie you would lend, but to haue some benefit of his money, and is that anie harme, when both do gaine?

Merchant. Gods blessing of your hart, for so saieng, for I did neuer lend mony in my life, but for gaine, & whether my neighbor gained or no, I knowe not, I wished wel vnto him, but by S. Mary, I would be sure first to do wel my selfe, whatsoeuer came of him.

Preacher. Herin you wanted charitie, and shewed your selfe not to be a perfect christian.

Lawier. I cannot tell what you call a christian, they y will liue in this world must do so, & I warant you M. merchant doth nothing, but he hath lawe for him.

Merchant. Yea mary haue I, and I thank you for it. I deale surely for feare of claps, the world is naught, and full of deceit, euery man hath an eie to the rich man, to take him at aduantage.

Preacher.

be grounded vppon a good conscience, for I feare me, you care not who smart, so you fare well.

Lawier. Soft & faire good sir, better speech were better, but I praie you tell me in good faith, what meane you to be so greeued with this worlde? Belike you cannot haue ý you wold, or haue not that others haue, & therfore you are greeued.

Preacher. No surely I am contented with mine estate, and a very little thing satisfieth nature, a king cannot haue more than foode and clothing to withstand hunger and cold, which you se I haue, I thanke God for it.

Merchant. Indeed you haue inough, and what should you do with more, that professe contempt of this worlde? Plentie belongeth to vs that are worldlings, and trauell for it to helpe others, if we list, and to enrich our selues to the vttermost, for as I take it, a merchant should not be stinted.

Lawier. Indeede your treasure is the welfare of the realme and countrey where you dwell, and were merchants

are

are not cherished, that countrey or realme will soone perish.

Preacher. Lawfull trading and adventuring to bring in our want and to carie out our plentie hath euer bene allowed, and without such trafike no countrey nor kingdome can florish.

Lawier. Indeede, they are the onlie merchants, to be esteemed aboue all others, as for such as ingrosse wares to themselues, which are brought in by others, bicause they themselues would haue the sale of them alone, they are no better than forestallers, regratours of the market, a maner of men truelie vnworthy to liue in a common weale. And touching retailers at home, I cannot skil of them, I place than in a lower degree, as not worthy the name of merchants, but of hucksters, or chapmen of choise, who retailing small wares, are not able to better their owne estate, but with falshod, lieng, and periurie, binding oftimes the vtterance of their petie sales with an huge oth, swearing to euerie bodie almost euerie howre in the daie,

dale, that this and that standeth them in so much, when so much it cost not, by very much, whereas the merchant aduenturer, is & may be taken for a lords fellow in dignitie, as well for his hardie aduenturing vpon the seas, to carry out our plentie, as for his royall and noble whole sales, that he makes to diuers mē vpon his returne, when he bringeth in our want, & therfore to be highlie cherished, & worthy to beare office in any well gouerned common weale.

Merchant aduenturer a lords fellowe in dignitie.

Merchant. You saie well for vs sir, but I praie you for all that, how are we cherished, that are so racked with great custome, euen for victuals, & not onlie that, but for al other merchandizes.

Preacher. Tribute and custome are due vnto the prince by Gods lawe, and therefore you must not grudge to yeeld custome, but giue willinglie & franklie vnto Cæsar that which is proper vnto Cæsar, & vnto God, that which is proper vnto God. If you think the burthen and paiment intollerable, be humble suters vnto the magistrates, & if your demand

Matth. 22.

can

can be proued & found reasonable, I dout not, but you shall finde release or ease: in the meane season, grudge not to paie that is appointed you by order to paie, and paie it trulie, or else God wil punish your theft and fraude: for by none other termes can I call them. The talkes and tallages which are leuied vppon other people in strange countreies, if I shoulde tell them you, what woulde you saie to them? Where in some place the prince hath the yerelie fift part of euerie mans goods, in other places the fourth, yea and in some places the third, woulde you not saie this were a miserable and pittifull hearing? And therefore I saie, English subiects liue in maruellous exemption and libertie, in comparison of other nations.

Lawier. As they liue in great fredome, so they liue most godlie, in comparison of others: for I praie you, how little whordome is there in England, in comparison of other countries? The religion pure, and all men ashamed to sinne.

Merchant. Doe you not see how vaga-

bonds

bonds are whipped, and whoremongers carted, which is not vsed in other countries, yea, and hospitalitie better maintained in Englande, than in anie place else in christendome.

Preacher. I doe not denie, but religion is truly taught openly euerie where, vncleanlinesse punished somwhere, and idlenesse whipped somewhere, and hospitalitie kept after a sort somwhere, but yet I saie, wee are not clere from other faults that are great & horrible inough, and I thinke the like not vsed in other countries. This must I saie of other nations, they are more vnwilling to offend in those thinges that hurt a commonweale than we are. As, loke what generally is noisome to the state, no man will seeke to get by licence, nor otherwise by dealing against the common welfare, bicause they preferre the wealth of their countrie, before their owne commoditie: yea positiue lawes and statutes are better obeied abroad in all states, than they are here in England, and the superiours in other realmes giue better ex-

ample

ample in following the lawes of their countrie, and lesse offend th state, than our great men and gouernours in England doe. Theft is counted so horrible amongst some nations, that men commonly wil rather sterue than steale, and here in England, he that can rob a man by the high waie, is called a tall fellowe. Again, they do lesse oppresse their neighbours elsewhere, they are more temperate in their speech, and more spare of diet than we commonlie are. And that, which greeueth me most in this lande, lesse extortioners, and fewer vsurers elsewhere than are here in England.

Lawier. All countries haue their faults, and I cannot excuse Englande, but yet I will not so accuse my countreie, that I will make it altogither worse than others. The Flemmings and high Almaines are subiect most to drunkennes, the Italian to reuenge wronges by murder, and otherwise to sinne horriblie, in such sort, as is not to be named, although that same heinous filthinesse is not onelie vsed there. The French

man

man is charged with furious rashnesse, and ouermuch intermedling in all causes and states, the Spaniard with intollerable pride and disdaine against all others, the Portingale with ouermuch superstition in religion, and simplicitie of life, the Scottish man with bragging and lieng, the Englishe man, with gluttonie in steade of hospitalitie, with much theft to set foorth his braverie, and sometimes treason for desire of innouation. And as euerie one of these countries hath his especiall faults, so haue they their proper vertues and seuerall qualities, more excellent than any other nation.

Preacher. My desire is, that England might be most perfect, and without any fault, if it were possible, & would Christ there were none other fault in England than gluttonie in the most, theft in many meane men, and treason in som great folke. But I saie there wanteth charitie, without which, there cannot bee perfection in anie man. For let there bee neuer so great appearance of vertue

other-

therwise, in whom soeuer charitie is
anting, there cannot be anie vertue at
l, and therfore Saint Paule saith: Va-
t fides in Christo, quæ per charitatem Galat. 5.
peratur, That faith in Christ is of force
at worketh by charitie, as who should
ie, where charitie wanteth, faith is of
o value, let men brag, and talke neuer
much of their beleefe. For as Saint
ule saith likewise in another place:
hough I speake with the tonges of 1. Cor. 13.
en and angels, and yet haue no loue,
am euen as a sounding brasse, or as a
nkling cymball, and though I coulde
ophesie, and vnderstande all secrets,
d al knowledge, yea if I had all faith,
that I coulde moue mountaines out
their places, and yet had no loue, I
ere nothing. And though I bestowed
l my goodes to feede the poore, and
ough I gaue my bodie euen that I
rned, and yet had no loue, it woulde
fit me nothing. Loue suffereth long,
o is curteous, loue enuieth not, loue
th not frowardlie, swelleth not, dea-
h not dishonestlye, seeketh not his

owne, is not prouoked to anger, th
keth not euill, reioiſeth not in iniqui
but reioiſeth in the truth, ſuffereth
things, beléeueth all things, hopeth
things, endureth all things. Yea thou
that prophéſieng faile, either tongs
reaſe, or knowledge vaniſh awaie,
loue faileth neuer.

Merchant. I am neuer out of chari
but when I cannot get my mony in,
then indéede I doe chafe and fret,
thinke my ſelfe not wel vſed, when th
doe breake day with me, but at length
anger them worſe than they anger m
when I haue driuen them to an outla
rie: for a bargaine is a bargaine, an
will not forgiue a penie to none of th
all.

Preacher. Then I ſée well, if you w
not forgiue, you will hardly giue frée

Merchant. Let them giue on G
name that cannot tell what to doe wi
their money, I had rather haue of mi
owne, than borrowe of another ma
and I doe not knowe what néede I m
haue another day; ſtore ſir, is no for

Lawie

Lawier. By my ſmall honeſtie ſir, you doe wiſely to bee your owne frœnd, and to liue ſo, that you nœd not the helpe of another, and better it is to haue too much, than too little, and ſoner may a man take awaie, than put to: yea and a more bleſſed thing it is, euer to bee able to get more, than to ſtande in nœd to haue much. And I for my part, doe loue you for your wealth.

Preacher. You go about ſir, to perſwade the rich man that his treaſure is his chœfe aſſurance and beſt friende, whereas he ought to lay vp his treaſure where neither moths, nor ruſt ſhoulde Matth. 6. Luke. 12. corrupt and conſume it, and ſo he ſhould haue the reward at Gods hande, therefore I ſaie ſtill, charitable dealing is the moſt aſſured and beſt wealth that a man can purchaſe vppon earth: for where all other worldlie ſubſtance faileth, and conſumeth awaye, this continueth for euer, and is a token of perfect chriſtianitie, when men ſhew their faith and beleefe by their gœd liuing and well doing.

Merchant. When I am dead I
perhaps do good, but so long as I liu
will saue one, & be sure not to want.
it vp in heauen quod he. A merie iest
déed, so long as I liue, I will kéepe it
chest, and haue the key about me.

Lawier. Indéed I must néeds saie,
wilfull pouertie is the greatest folli
the world, and for a man to want h
selfe by giuing to others, is the e
deadlie sinne, the which I call extrea
follie or madnesse.

Preacher. If you will not when
haue it in your owne possession, bestо
it vpon others for Christs sake, bica
you feare to want, then be you assur
if you giue your goods after your dea
when they can doe you no good at al,
cause then you are not, as being d
and without sense, God wil litle este
such almes, which is not worthy gra
mercie: for you must perforce leaue
you haue, and no thankes if you g
them, when you cannot kéepe them, a
do then, and not before leaue your go
when your goodes leaue you. Ther
for

foze I saie still, vse charitie, while you may, and helpe the nædie and poze, and not onelie lend frændlie, but also giue ælie to your power.

Lawier. Durus est hic sermo: This s a hard thunderbolt, and such a one, as thinke all men are afraid of, soz verie we followe that lesson, saie you what ou will. But I sæ you are much græ- ed with vsurie, amongst all other sins, nd in all your sermons and preachings ou rate so greatly against this offence hat you shake the blood of some, til they lush as red as their cloakes, and many oe scratch through your bitter spærh, where it itcheth not. I praie GOD, hat you, who talke so much against v- urie, may knowe what vsurie is, soz I eare me you cannot iudge so wel by di- initie what this offence is, as the com- mon lawiers can doe, and especially the Ciuilians, who hath written largelie herevpon, and haue also authority to de- termine what is vsurie, and who they are, that deserue to be called vsurers: soz, not al that receiue money soz money

are vsurers (this I speake, least you
shoulde be deceiued) but they that are
biters and oppressours of their neigh-
bours with extreame and vnmercifull
gaine, they and none other, saie I
are vsurers. And therefore if you
will saie your minde in learning, I
woulde gladlie heare you, and confer
with you (if it please you.) And when
you haue said, I will replie, if I think
mete, for, I tell you truely, I can for my
part as well heare, as I would be heard,
and as gladlie learne of others, as I
woulde teach others, and especiallie I
woulde gladlie by arguing knowe your
opinion, because you professe diuinitie
onlie, in which all truth is couched vn-
doubtedlie if it be well and truelie vn-
derstode, but I thinke all men doe not
truelie at all times conceiue the full
meaning and weight of euerie sentence
and controuersie.

Preacher. None more desirous to heare
and to learne than I am: because you
will haue me saie as much and as long
as I will, I will be bold with your pa-

cience

lence to vtter my mind: and if you wil
ake the like paines after me, I will
anke you moſt hartilie, either in al-
wing or diſallowing of mine opinion
anie part.

Merchant In god faith you ſhall doe
erie well to vtter both your mindes,
I for my part, will leane on my elbow,
nd be an hearer of you both: but I pro-
iſe you I wil do as I thinke meet, ſay
ither of you both what you liſt. I haue
eard inough if that may ſerue, either
o beleeue or to followe, but by ſaint
Grombold I wil be aduiſed twiſe before
I doe once ſo much as they tell me I
hould doe.

Preacher. When Gods wil is, your hart
wil be opened, & before he giue you his
grace, it is not poſſible for you to receue
& to folow his word, as he hath comman-
ded, I haue knowen them that haue bin
as vntoward as you now are, that haue
through gods mightie grace & goodnes
bin wonderfully altered, to the aduance-
ment of his glorie, and to their owne

soule health.

Lawier. He that will bee good, m
first heare and learne the knowne tr
of God. And therfore bicause we ar
gred to talke of this matter, I for
part will take this resting place in t
faire garden vnder this arbour, & he
what you can saie, I wil not speake a
one word, but give as diligent eare,
I can, vnto you, and make an answ
when you haue done.

Merchant. I se well here is so
sport toward. There will be snappi
and snarring, I am well assured bef
all be done. And wot you what mas
Preacher, the world cals you by a nic
name, master Ockerso, bicause you a
euer so sharpe against vsurie.

Preacher. I doe not much passe to
so called, for so I am indeed, an Ocker
no dout, that is an enimie to vsury. Bu
wote you what others call you maste
merchant? They terme you by the nam
of master Gromell gainer, bicause yo
minde nothing so much as getting o
money.

Merchan

Merchant. Contented with that name, for so I am still and minde to be. And therefore go to it my maisters, and this I promise you, I will not sate much, either now, or yet when you haue done, because I haue no learning, although I knowe how to get a pennie, aswell as either of you both, & to keepe it also. But I praie God if your tale be long, that I fall not a sleepe, for you see the weather is verie hot, and it is in the afternoon, in which time my pastime is to nod a little, if frends or other busines let me not, for the physician teleth me, it doth me good, so I doe not sleepe too much, but take a nap. And to tell you truth, I doe loue a dish of good meate well. And we merchants must fare well by order, because it is the honour of the citie, especiallie if we beare office, and truelie good meat is well bestowed on me, for I furnish with it, I haue Corpus cum causa, as you may see, stuffe and lining it is that I carrie. With that they all laughed merilie, and the preacher beginning to

speake,

speake, was interrupted by a kinsman of the merchants that stoode by and heard this talke, who as he was yong, and gaue longer eare than his yoong head could well indure, so was he very greedie and hungrie of the world, and so he might get by bargaining he cared not which waie it came, wherefore making no conscience of gaine in traffike and bargaining, he said thus. I praie you sir, let me aske you a question or two, before you enter further, for they saie lawiers oftentimes tell longer tales, than wise tales, and can better make a collection in their maner, of another mans talke, than fashion a good oration of their owne. And some preachers are not without this fault neither, and yet I doe not speake this against you, or others that be of the wisest, but for that, seeing you are beginning to tell a tale, I cannot tel how long you would in your speech either of you remember my questions, and satisfie my mind therein.

Gromell gainer. Lo, will you see this

felowe

felowe how he choppeth logike? He is my kinsman as you knowe, a knauish wit he hath, and will be quarter master with me, I tell you, do what I can, and I maruell he hath held his peace so long.

Lawier. Well, saie on my frende, we will giue you a little hearing.

Apprentise. May not a man make the most of his owne that he can.

Lawier. Yes, if he doe it lawfullie.

Apprentise. I cannot tell what you call lawfull. I haue fiue hundred pound lyeng by me.

Gromell gainer. Yea, and if he had saide, a good thousand marke, he had not lied, I may tell you in your eare.

Apprentise. What shall I doe with all my money? Aduenture it all in merchandizes beyond the seas? So may I haue a clappe either by shippewracke, or by Pyrates, or by euill factours, that all will come to naught. Perhaps you woulde haue me aduenture at home, I will doe so a little, but bicause wares rise and fall,

and

and no man is certeinelie assured o
gaine: I will vse one trade that shal
without all doubt bring me certein
gaine, although I slepe vpon the one
side, and that is with putting my mo
ney forth for interest, and taking goo
assurance. There is no such gain in tra
ding, nor yet so certeine, and were it
not better to haue a great gaine and
certeine, without trauell, and without
toile, rather than to stand to an vncer
teine gaine? Which as it will neuer be
so great, as the verie letting out of my
money will make it, so is it got with
much hazard of life, and great disquiet
nes of minde and bodie. I am yong and
gladlie would I learne of mine elders
to get goods with ease, and gaine money
with money, which I take to be a good
gaine.

Ockerso. Such gaine will turne one
daie to your losse, if you deale not more
charitablie with your neighbour.

Gromell gainer. Well master Ocker
so, thus you see that euen yong knaues
such as this is, will seeke to aduance
their

their liuing by eaſe, as well as olde folkes. But ſir knap, take you no more I charge you, let your elders haue the handling of this matter, and be you onlie a hearer. Doe not you knowe, that therfore you haue two eares, & one tong, bicauſe you ſhould heare more than you ſpeake.

Apprentiſe. So haue you too ſir, & the gentlemen that be here with you.

Gromell gainer. Yea, but you are a boy, & we are men, & therefore we haue or ſhould haue, more wit and iudgement by reaſon of our experience, than ſuch as you haue, and therefore hold your prate yet once againe, and let vs not haue you malipart anie more I charge you. What I ſaie?

Lawier. Your kinſman will obey, be you aſſured, but I will tell you this learning is now ſo well knowne, that euen women, yea and goodman hoyden of the countrie, in whom a man would thinke were no craft or ſubtiltie to liue, can aſke the ſhilling pennie for a weeke, which in a yeers amounteth to foure

ſhillings

shillings and foure pence, besides the principall, and in a twelue moneth after the lone of an hundred poundes by the yeare, amounteth to foure hundred pound, which is marueloos strange and vncharitable. And the shilling penie for a moneth, yeldeth for the lone of an hundred pounde by the yeare after that rate, an hundred pounde for an hundred. But bicause this matter is of great weight, and requireth a long discourse, good it were at large to talke of it, against which, bicause you preachers doe in open pulpit so much inueigh, if it will please you according to your agrement first to saie your minde, I will answer you so well as I can. And yet I thinke lawiers and Diuines doe not in all things agree in this matter.

Gromell gainer. Speake first who list, and make as few vsurers as you can, the fewer the better, and my gaine therby shall be the greater: for I thinke neither of you both will persuade mee from lending my money for gaine.

Ockerso. Yes by Gods grace, I doubt

not

not but you will bee moued with the threats against sinne, and change your life vppon better aduisement. And if it please you master lawier, I will say my opinion plainlie as the scripture dooth teach me.

Lawier. Saie on a Gods name, we wil giue you the hearing. And further, perhaps I will say for my part according to my profession and knowledge: but loke who is yonder.

Gromelgainer. Now welcome hartily master Doctor, I beshrew you bicause you came not to diner, you shoulde haue bene welcome, but you Doctors of the commons are wedded to small fare, bicause you will haue your wits fresh to poll mony into your purses, and to emptie ours, by sharpe and quicke pleading.

Ciuilian. I thanke you sir, our small fare is such, bicause our bags indede are thin, and we must measure our bellies by the weight of our purses, for our gain is little God knoweth, but with your leaue my masters all, I am glad to see this wholesome assemblie here.

Lawier,

Lawier. You are welcome ſir hartilie, and you come not vnlooked for.

Gromelgamer. Now ſir, you come (as they ſaie) in pudding time, for we are about a matter, wherein you haue good ſkill, eſpeciallie in this caſe of vſurie, whereof we now talke, for that as well your bookes do plentifully treat thereof, as your experience is verie great by the varietie of caſes that come before you.

Ciuilian. What learning I haue herin you may ſome heare, but for my experience in hearing caſes of this kind, theſe temporall lawiers doe wholie drowne our profeſſion, and make vs to haue the leſſe wil to ſtudie, bicauſe our cauſes are ſo fewe that come before vs, the reſt whereof your lawe hath taken from vs, and ſo made vs almoſt beggers for lacke of the vſe, and exercile of learning.

Lawier. If time and leiſure might ſerue, I coulde bring you infinite reaſons to proove that our lawe is the beſt, the worthieſt, and the moſt ancient law in the worlde. And firſt I will ſhewe you.

Gromel-

romell gainer. Stay there I pray you
, for when with your first reason, you
e you haue infinite reasons, you cloy
e by and by, for what time will serue
the end of your talke, when your rea-
ns be infinite. Ockerfo. This matter
quireth another day, & for this time I
uld wish you both, not to speake fur-
er herein, but to bende both your wits
the beating downe of vsurie. Ciuili-
. Content for my part, and with your
ue master preacher, I am glad to see
u, but to say the truth, for the triall of
e lawes, your part is now the stronger,
that it is no time now for vs, because
ch as beare authoritie, are most of all
ith you: and therefore to speake with-
t preuailing, were waste of wind and
ne. Lawier. I feare not to incounter
ith you at anie time, but because wee
e now in another matter, I am con-
nted to giue eare, and to saie somwhat
master preacher, either in allowing or
sallowing of his speech, say you to me,
hat you wil after ward. Gromelgainer.
am glad I haue two eares (as my boie

saide) to heare any of you that I thi
will speake reason. As for master
kerso, I must heare him with both e
and beleeue him also, because he is G
messenger: and if God giue me gra
followe him, then shall I be happie,
fore saie on sir. Ockerso. Without G
you can doe nothing, who is the giu
all good things, & to him will I prai
you, and say, as by his mighty & hea
lie spirit, I shall haue grace. Ciuili
am glad, that this good matter is thu
fered to be talked & disputed vppon,
although I was not here at dinner,
was I at your sermon master Ock
& therefore while I am best at leisu
giue you the hearing, I pray you sa
in Gods name, & this I promise yo
am somwhat armed to saie my min
gaine, for I haue often turned my t
for this case, & longed for some such
conference. Gromel gainer. I am gl
heare thus much, and therfore I ho
learne some wit by you my master
we merchants haue litle more than
serue our turnes. Our wits are one

and saue against a deere yeere, and to
e alwaies in store, whatsoeuer may
pen vnto vs. Lawier. Surely I doe
g to heare master Ockerso, because I
uld bee answering of him, or at the
wise, vtter my simple opinion in this
ience. With that they were all con-
ted to bee quiet, sauing that the mer-
nt told master Ciuilian merrily, that
had giuen vnto the preacher a nick-
ne, calling him Ockerso, and the prea-
r to hit him home againe, called him
omelgainer, as you haue heard,
ich names were agreed vppon for
m both. And where the lawier was
vtter Barrister, as one little studied
the lawes, scant so good as a meane
orney: yet he was to bee named for
vesties sake, temporall lawier, being
deede no better than a common petti-
ger in lawe, such as was neuer al-
wed in ante Inne of Court, or Chan-
rie, notwithstanding his wit, with
s experience, serued him verie well.
nd this being saide, thus the preacher
gan

Deut.6. Matth.22. Mar.12. Luk.20. Rom.13.

LOue God aboue all things, and
neighbour as thy selfe. This is
lawe and the prophets, saith our sa
our Christ. What is hee that in lou
God as he ought to doe, would doe a
one thing contrarie to his wil: or who
steeming his neighbor as himself, wo
not doe vnto him, as he would bee do
vnto: So that in loue is the perfection
the lawe, and without loue, neither G
nor man is either honoured, or pleased
either of them ought to be. I doe see G
of his meere goodnesse made heauen a
earth, and all that therein is, fram
man aboue all other creatures vnto
owne likenes, making him lord ouer
earthlie creatures, as subiect vnto m
and man for himselfe. So that we all
nothing els, but the children of one G
the father, and brethren vnto Christ
sauior. And therefore we should loue
line togither, as brethren, one helpi
anothers necessitie, and in no wise
contemne our owne flesh, nor to tur

owne face from the poore and nedy.
neighbour being knowne to be ho-
and of good life, although the worlde
eth not well with him, commeth to a
man, to borrowe for his releefe, ei-
r for compaſſing his neceſſarie af-
res, or elſe for maintenance of his fa-
lie, the rich man ſeeing his poore e-
e, hath no compaſſion of his want,
ſateth, if he can put in good ſuerties,
will be content to pate for the lone,
he may haue of others, and as it go-
commonlie in the royall exchange,
will lende him thereafter, other wiſe
cannot deale, for his money is his li-
ng, and it ſhall not come home as it
ent out, for ſo he might haue kept it
ll, without all danger or loſſe whatſo-
er. The poore man that muſt either
miſh, or take as he is offered, borro-
eth either in money, which is verie
doome, or in wares, which is the com-
on vſe of the moſt, to a certeine value,
d entreth into good bands, and often-
mes laieth a gage better than the goods
borrowed, & paieth without mercie ſuch

as I am ashamed to name. This
is against charitie, that anie man
be so far from loue, as he will not
but for an assured gaine, & most
ent pawne, wherwith God must
be offended, for that all lending
taine gaine, wyon most sufficient
rance, is directly against his comm
ments. For first there is no loue,
free lending is not, & where loue
there is not God, bicause God is
he y dwelleth in loue, dwelleth in
& God in him. Now God comma
vs to loue one another, as he lou
first, and therfore if we will be his
ples and folow him, we must loue
nother, bicause he hath commande
and giuen vs an example so to doo.
who can say that he loueth God o
neighbor, when he doth not that
is commanded by God, & is found
full for his christian brother? Firs
directly against the lawe of God an
ture in his ten cõmandements. For
said. Thou shalt not steal, thou shal
desire thy neighbors goods, & yet w

1. John. 13.
1. John. 15.
3. John. 2.
Matth. 5.
1. Tim. 1.
Exod. 20.

r lendeth his money for gaine, doth
le, & destreth his neighbors goods vn-
pfully. For what is vsurie, other wise
n a fraudulent & crafty stealing of a-
ther mans goods, vnder ỹ color of law,
inst the owners wil. For I pray you
o doth willingly borrow to pay more
n he receiued? Or who is not craftily
lt withal, that is thus entraped with
ry? For besides that God hath vtter-
forbidden such vsury, the same is also
extreme vndoing vnto the poore bor-
wer, and the assured enriching of the
uetous vsurer. But because some man
y answere & say, why should they bor-
w then? They might haue chosen, &
lenti non fit iniuria, that is, to ỹ wil-
ng man no wrong is done. A prety an-
ere, as thogh no harme can be done to
m, ỹ is willing vpõ necessity, to receiue
, wel, you shal here what God saith ex-
esly, aswell in the old, as in the newe
stament. In Exodus the xxij. If thou Exod. 22.
nd money to any of my people ỹ is poore
e thee, ỹ shalt not be an vsurer vnto him
either shalt ỹ oppresse him with vsury.

Leuit. 25. In another place, if thy brother be t
en pore, and fall into decaie with
receiue him as a stranger, or a sojo
and let him liue by thee, and thou
take no vsurie of him, nor yet vant
but shalt feare thy God, that thy bro
may liue with thee, thou shalt not le
him thy money vpon vsurie, or le
him of thy food to haue an aduantag
it. For I am the Lord your God, w
brought you out of the land of Egyp
giue you the land of Canaan, and to
Psal. 15. your God. The prophet, king Da
saith. Lord, who shall enter into thy
bernacle? And amongst other thi
he answereth thus: he that giueth
his money vpon vsurie, and taken no
ward against the innocent. And in
18. of Ezech. it is thus. The soule t
Ezech. 18. sinneth shall die, if a man be godlie,
do that is equall and right, that tak
not other mens goods by violence,
parteth his meat with the hungrie,
clotheth the naked, that lendeth noth
vpon vsurie, that taketh nothing ou
this is a righteous man, he shall sur

liue saith the Lord, but he that greeueth the poore and needie, that robbeth & spoileth, that giueth not the debtor his pledg againe, that lendeth vpon vsurie, and taketh moreouer, shall this man liue? No he shall not liue, seeing he hath done all those abominations, he shal die, and his blod shal be vpon him. Christ saith, giue vnto him that asketh, and from him that would borrowe, turne not awaie thy face. Yea, lend saith Christ in another place, looking for nothing therby, or of the gaine. Math. 5. Luke. 6.

Thus you se how manifest the scriptures are against all vsurie, and how plainlie the words are vttred, and with what great threats, because we should be clene & vndefiled persons in the sight of the Lord. S. Hierome saith there is no difference betwixt vsurie, fraud and violent robbing, as who should saie, he that is an vsurer is a deceitfull false man, an arrant theefe, and an extreme extortioner, & at a word, the worst man that is to be found in a cõtry, and therfore saith he, lend vnto thy brother free-

Hieronimus epist. lib.

lie,

lie, and receiue that againe which thou hast lent, and take for nothing ouer and aboue, for all ouerplus, or excesse aboue the principall, is counted vsurie. For as
August. Saint Augustin saith, an vsurer is the
[illegible] said to be, when he doth demand more in money or anie other thing else, than he hath deliuered. Saint Hierome also
[illegible] saith, that some doe thinke vsurie to be only in money, but let them well vnderstand, that vsurie is an ouerplus in anie thing aboue that which was lent. As for example. If a man doe lende vnto his neighbor ten bushels of corne in winter, to receiue at the next harnest fifteen bushels for the same, this is flat vsurie.
Ambrosius libro de bono mortis. Saint Ambrose likewise saith, in the booke of the goodnes of deth. If any man take vsurie, he doth commit extortion, rauin, and pillage, and shal not liue the life as who should say, he shall die therefore.
Chrisosto. super illud. Matth. 5. & volenti mutuare. S. John Chrisostome saith, that an vsurers money is like to the biting of the serpent Aspis, which with a sweet pleasant itch casteth a man into a sound sleepe, and so he dieth therupon, without

farther

farther sense or meaning. Saint Augustin saith, if thou lend thy money to any boy, and lookest for more, than thou hast lent, not onlie of money, but also of anie other thing, be it corne, wine, oyle, or anie thing else whatsoeuer, thou art an vsurer, wherein to be blamed and not to be allowed for it. Thus you see, that by S. Augustines saieng, the verie hope of gaine vpon money lent, maketh a man to be an vsurer. S. Hierome is of the same mind in another place, and will not that any thing shal be taken, ouer and aboue the principall, saieng in this wise. There be some (saith he) that think vsurie to be only in money, which thing the scripture forseeing, doth forbid al exercise or ouerplus, that a man must not receiue more than he hath laid out. Some will take for the lone of their money, small rewards of diuers sorts, thinking y thereby they do not commit vsury, not vnderstanding that the scripture calleth vsury all that is ouer & aboue, if a man receiue more gaine than he did lend at the first. Saint Ambrose saieng men that sought

Augustin. ptal.36.

Hierom. in Ezech.6.

Ambros. de naburhe

to

to defraude the lawe, because they would not openlie be knowne, nor fall directlie in danger of the same, saieth that manie men auoiding the commandments of the lawe, when they let out their money to merchants, will not receiue more for their money, but take wares good cheape, for the benefit of their mony, but let them heare what the lawe saith. Thou shalt not take vsurie of meates, nor yet of anie other thing whatsoeuer, for flesh is vsurie, apparell is vsurie, and whatsoeuer is taken aboue the principal is vsurie, whatsoeuer name you giue vnto it: so that if a man make a feast, and send to his debtor, being a merchant to let him haue for naught a handfull of wormewood, or to the tauernour his debtor, for his wine, or that wine frælie, or to the fuller, to get him some thing to thicke his cloth withall, or to another, to send him fruit frælie, in all these cases there is vsurie. Then what shal we say to those felowes, that wil eate them out of their houses vnto whom they haue lent money, as though

the

e debtour were so greatly beholding
nto the couetous vsurer. S. Bernard
ith, that the vsurer is a theefe in lawe,
icause the ciuil lawe telleth him before
and what it is, that he must rob from o-
ers, as who should say, such lawes as
ermit vsurers, are lawfull theeueries.
herfore saith S. Ambrose, aske vsurie
him only, whom thou desirest worthi-
to hurt, & with whom thou maist law-
lly wage battel. For of him thou maist
wfully demand vsurie, & be bold to bite
im therwith, bicause thou maist kil him
ithout offence. Hee fighteth without
eapon, that taketh vsurie, yea he doth
euenge himselfe of his enimie without
ny sword that doth exact vsurie of his e-
imie. And trulie there is no cunninger
aie to vndo any man than by vsury: for
nder the colour of pleasuring him, he is
ndone before he be aware. Yea S. Au-
ustine, and al the doctors, are so much a-
ainst vsury, that they wil not haue any
od deed done, nor almes bestowed, nor
rphanes aided, nor widowes relæued,
or captiues redæmed, by the waie of

Bernard in cura rei familiaris.

Ambrose in lib. de Tobia ca. 15.

August. de verbo domin. tract. 35.

vsurie,

vsurie, but wholie and vtterlie forbid
as a most wicked & detestable sin, acco
Rom. 2. ding to the saieng of S. Paul: Man ma
not doe anie euill, that good may com
thereof. And wherof commeth this foul
vsurie? forsoth of couetousnes, which
Tim. 6. S. Paule saith, is the rot of al mischief
For they that séeke welth grædilie, as
is in the same place, do fall into tempt
tion, & into snares of the diuell, and in
diuers foolish & wicked lusts, which dro
men to destruction: & therefore some
king mony grædily, haue erred from t
faith, & haue filled themselues with gr
sorowes, & much penitinenes. Alas wh
goodnesse can bee in them that are cou
ous, who haue made monie their God,
Ephes. 5. cõmitted therwith idolatrie, as S. Pau
saith in another place. What mind ca
he haue of heauenly things, that is wh
lie drowned in worldlie desires, and w
sel his soule for mony? Surely the cou
tous man hath none other minde in th
world, but of his monie, and his care t
come by it is so great, that hee reckoneth
not how he haue it, either by hooke or b
crooke

wke. Farewel honestie, farewel truth, farewel the feare of God, & all gwdnesse, where a couetous man liueth. Marke I pray you, to how many things the couetous man is compared! First he is like hell, that is neuer satisfied. Next he is likened to death, that deuoureth all things, then to the sea, that neuer swelleth the more, although all the other riuers and lads doe run into it; after that he is resembled to a dog, that lieng in an hais manow, wil neither eate hais himselfe, nor yet suffer other cattell to eate by him: to a mole, that casteth earth vpon himselfe, to a spider, that is intangled in his own cop web: and last of al he is compared to a sacke, that hath no bottom, that put in it whatsoeuer you wil, the same still goeth out straitwais, & is neuer filled. So that to gather all these togither, & to lap them vp round in a bundle, you shal hear, that a couetous man is hel vnsaciable, the sea raging, a cur dog, a blind mole, a venemous spider, & a bottomlesse sacke, wherby you may bee well assured, that the diuell dwelleth tabernacled in such a monster.

The

The scripture doth marueilously speake against couetousnes in diuers places. In
Exod. 18. Exodus it is written: Let them be altogither void from couetousnes, that bere rule ouer others: for surely where couetousnesse reigneth, there cannot bee anie iustice ministred. And therefore God defende this realme from couetous magistrates, and greedie gouernours. In the
Prouer. 28. Prouer. it is written: He that hasteneth to be rich, cannot be honest. And I praie you who maketh greater hast to aduãce his welth, than the couetous vsurer? Or who commeth to infinite riches more easily than the vsurer? And yet the more he hath, the more he desireth, whose greedie hart is very hell mouth, as I said before, that will never bee filled. But see what followeth of this. He that heapeth
Eccles. 14. to himselfe vniustlie, dooth gather his goodes for another man, oftentimes a meere stranger to him, yea and somtimes his deadlie enimie: so that with his euill gotten goodes, another man, either stranger to him, or else his foe, shall bee mightilie inriched by him much against

his

is will, yea he shall be vsed like vnto a
onge, which when it is full of water,
pzessed and wzong in such sozt, that
e water goeth cleane out: euen so
all the rich man bee stripped out of
l that he hath, to pleasure manie times
s entmie therewithall, to his great
t greefe, and be made as bare and na-
ed, as euer hee was bozne. Therefoze
od by his pzophet denounceth wo vn-
such rich carles, saieng: Wo be vnto
m that ioine house to house, and lande Esai. 5. 33.
lande, euen vnto the verie boundes of
e place. Do you thinke to dwell alone
pon the earth? Wo bee to thee that
oulest and takest praies, foz thou shalt
bereft of all that thou hast. Wo bee
you rich folke, that haue your onelie
s and comfozt here vpon earth. Loke
ll to your selues therefoze, and eschew
ouetousnesse: foz no mans life (saieth
rist) is in the abundance of that hee Luke. 6.
th. And harken what Saint Paule
th: No whozemonger, no vncleane Ephes. 5.
son, no couetous man, who is a woz-
pper of images shall enter into the

kingdome of heauen. Christ also sai
Matth.19. Mychildren, how harde a thing is
for those that put their trust in mon
to come to heauen. It is more easie
a camell to go through a needles e
than for a couetous man to enter i
heauen. Therefore go on you ri
Iames.5. men, as saint Iames sayeth, weepe
bewaile your miseries, which shall
vppon you and your riches. The So
Gen.19. mites were wholie destroied for t
couetous and filthie liues. Couet
1.Reg.15. nesse was the destruction of Saule
the scripture saith, bee more effe
spoile and rauine, than the word of
The rich man that fared deintily eu
Luke.16. date, was buried in hell. Iudas hod
Acts.1. reward of his couetousnesse, for he h
ging himselfe did brast in the mid
Diogenes seeing Anarimines serv
carrieng great store of siluer vessell
ked whose plate that was, which
carried, and hearing that it was An
mines their masters plate, who wa
verie rich couetous knudge, he said
merrilie vnto them: Is it not a sha
fellow

owes for your maister to haue so ma-
things alone to himselfe, and hath
yet himselfe: Meaning that a cou-
s man is rather had of his moneye,
n hath anie money of his owne, be-
as though it were seruant and bond
e to his gotten goodes, and his trea-
e. Examples be infinite, as well pro-
ne as holie. And marke wel in what
mmonwealth that couetousnesse once
ered, the same dyd not long continue
er: as by the Romane state it dooth
t euidently appeare. And therefore
h Pondidius a Romane (as Tullie
eth report, who saieth, that in all
n bearing office, and publike charge,
least suspition of couetousnesse ought
e eschewed) would God (quod he) it
borne my fortune then to haue been,
in that time borne, when the Ro-
nes began first to take bribes, sure
would not haue suffered them long
aue borne rule. His meaning was,
t he would haue outbidden them all,
got gouernement with money: a
stous man no doubt, and ambicious,

Maximus
Sermo. 12.

Cicero of-
fic. 2.

out of measure. But Scipio Africa
and Paulus Aemilius being mighty
gistrates, and the worthiest captai
and rulers that euer were, either
fore or since, had cleane and vncorru
handes, and as well were they co
nent as abstinent, bearing themsel
moderately in all their affaires, and
bearing to wrong or iniurie anie be
God grant therefore that all men,
especially rulers, bee voide from co
ousnesse. For as Apollo Pythius s
by oracle, that Sparta, otherwise ca
Lacedemon, should not perish, an
vtterlie destroied by anie thing m
than by couetousnesse, so I praie
most hartilie, that the same be not a
gnostication for England, where
horrible couetousnes reigneth, as ne
was knowne, either in Greece lande
in Italie. And of this couetousnesse,
rie springeth, as daughter and heir
so filthie a mother. And what shal a
looke for any other thing else, but co
sion, and vtter destruction, when la
are polden for lusts, priuate commod
bet

better esteemed than the commonwelth, more men euerie where neglected, and GOD either not remembred, which is euill, or else wholie contemned and despised, which is woorse: for how can it be otherwise, when men haue no regarde of sinne, and feeding themselues with their owne humours, doe thinke that whatsoeuer they doe is well done, be it neuer so farre from GOD and all godlinesse, alacke the pittie therefore, when our blindnesse and wilfulnesse are such. Some forsooth, to colour their doings, will not lend money, but wares, and so of purpose will set their wares at an high price, in cõsideration of time, demanding great gaine for the time only, whereas if either they sold their wares than, or kept them neuer so long, they could neuer haue so much money of anie man, to be commonlie sold betwixt merchant and merchant. But GOD saith, if thou lend money, wine, oile, corne, or anie thing else, thou shalt not take anie iot more, than thou hast lent, in respect of time, but so much onlie, as Exod. 22.

thou hast lent, and no more in any [illegible]
And what doe these men meane, [illegible]
seeing the word of God so expresselie [illegible]
gainst them, forbidding, and condem[illegible]
ning it in such sort, as dailie they [illegible]
reade, see, and heare, will so wilfull[illegible]
offende against his holie lawe? [illegible]
anie man thinke him a man of God [illegible]
that having stolen often, delighteth [illegible]
to steale, and thinketh no goods [illegible]
gotten, that are not stolen, or robb[illegible]
from other? Or is that man worthy [illegible]
to live amongst men, that witting[illegible]
murthereth his deere brother, for whe[illegible]
Christ hath shedde his most pretio[illegible]
bloud, and delighteth still so to do[illegible]
heaping murther upon murther? All[illegible]
reslie the vsurer is none other, but [illegible]
theefe and a murtherer of his eue[illegible]
christian, and aswell woorthy to di[illegible]
the death, as anie other offender what[illegible]
soeuer. There is no penaltie of deat[illegible]
against the adulterer, no more than [illegible]
gainst the vsurer, and therefore the[illegible]
both doe more abounde, than either[illegible]
theeues or murtherers. Whereby thi[illegible]

a manifest reason that the wicked men of this world, feare more penal statutes, and positiue lawes of princes than the lawe of GOD, wherein they shew themselues to be of this world, & to haue no regard of the world to come. And further I may saie, and insiste in it also, that such are they whom God hath forsaken, the reprobate I meane, & cursed people, ordeined for the deuill & his angels to be tormented in hell fire for euer, for what can be worse than the vsurer, who is without all loue and charitie, and hath no pittie of his neighbor, in what miserie or want soeuer he be? The poore may sterue & die in the streets for him for mercie or charitie that they will shew, whereas if they were of God, they should remember the poore and needie, and not onlie to lend freelie but also giue almes frankelie. For as S. Johan saieth: whosoeuer hath this worlds good, and seeth his brother haue need, and shutteth vp his compassion frō him, how dwelleth the loue of God in him. Again it is written in Tobias: giue almes of thy goods, & 1. Iohn. epist. 3. Tobi. 4.

furne neuer thy face away from
poore, and so shall it come to passe, t
the face of the Lord shall not turne a
from thee. Be mercifull after thy
wer: if thou haue much giue plentio
lie, if thou haue little doe thy diligen
gladlie to giue of that little, for so g
therest thou thy selfe a good reward
the daie of necessitie, for almes deli
reth from death, & suffereth not the sou
to come in darknesse. A great comfo
is almes before God, vnto all them th
doe it. Of thine owne gods saieth he
not of goods euill gotten, neither by e
torcion, theft, or vsurie, but of such goo
as thou hast iustlie gotten, by sweat
thy browes, or by anie other lawfull in
dustrie. And in the lawe of Moses Go
Deut. 15. saith, when one of thy brethren among
you is waxen poore, in anie of the cities
within thy land, which the Lorde th
GOD giueth thee, see thou harden no
thine hart, nor shut thy hande from th
poore brother, but open thy hande vnto
him, and lend him sufficient for his neede,
which he hath, & let it not greeue thine

hart

hart to giue, bicause that for that thing the Lord thy GOD shall bleſſe thee in all thy workes, and in all thou putteſt thy hande to, for the land ſhall neuer be without poore, wherefore I commaund thee ſaieng, open thine hand vnto thy brother that is needie and poore in thy land. Yet all this notwithſtanding, the vſurer is as deafe as a doore naile, as blinde as a beetle, and as hard harted as a flint ſtone, whoſe minde, God for his great mercie ſoften. The inhabitants of Aſia, Macedonia, and Corinthia, as the apoſtle ſheweth of them, in his epiſtle to the Romanes and Corinthians, were not hard harted towards their brethren. The apoſtles themſelues, being the true diſciples of God, expreſſelie willed in all their churches and congregations, that the poore ſhoulde alwaies be remembred, yea, and did ſend of that poore ſubſtance they had, ſome portion to the poore brethren that were in Iudæa. We doe reade in the old teſtament a notable example of that famous and worthy captaine Nehemias, who

1. Cor. 16. 2. Cor. 8. 9 Rom. 15.

Actes. 6. Actes. 11.

Nehem. li. 2. Esd. ca. 5.

who seeing the people of Israell, t
want and neede to runne vpon vsuri
to pawne their lands and goods, a
so to paie excessiuelie, after they had r
turned from their captiuitie in Bab
lonia, called the magistrates and gou
nours before him, and rebuked the
uerie sharplie, that they exacted tribu
vpon their poore brethren. And ther
fore he commanded, that there shoul
be landes, vineyardes, orchardes
olines, and also houses allotted vn
them, without paieng anie vsurie
all, for that they were wont to paie th
hundred part of their lands and good
euerie moneth, in the name of tribute,
to maintaine the wages and salaries o
their chiefe gouernors and magistrate
which paiments Nehemias did vtter
lie abrogate, because he saw the peo
ple were verie poore, and therefore
saith he these words vnto them. It is
not good that ye doe, ought ye not to
walke in the feare of God, because o
the rebuke of the heathen our enimies
I, and my brethren, and my seruants

haue

haue lent them money and corne: but as for vsury let vs leaue it. Such should princes and magistrates be, such should landlordes and great possessioners shew themselues to the poore and needie tenants, when they are ouercharged with excessiue enhaunced rents. The wise man saieth: Water quencheth fire, and mercie reconcileth sinnes, GOD hath respect vnto him that is thankfull, he thinketh vpon him against the time to come, so that when he falleth, he shall finde a strong holde. And therefore it followeth: My sonne, defraude not the poore of his almes, and turne not awaie thine eies from him that hath neede: despise not an hungrie soule, and defie not the poore in his necessitie, greeue not the hart of him that is helpelesse, and withdrawe not thy gift from the needefull. Refuse not the praier of one that is in trouble, and turn not awaie thy face from the needie, cast not thine eies aside from the poore, that thou giue him not occasion to speak euil of thee, for if he complaine of thee in the bitter-

Eccles. 3. & 4.

bitternesse of his soule, his prayer shall be heard, euen he that made him shall
Prou.28. heare him. In the prouerbes of Salomon, thus it is written: He that giueth to the poore shall not want, but he that turneth awaie his eies from such as be in necessitie, shall suffer great pouertie himselfe, and therefore the pro-
Psalm. 41. phet Dauid saieth: Blessed is he that considereth the poore, the Lord shall deliuer him in the time of trouble. Esais
Esai.58. the prophet exhorteth all men to do charitie, and to giue almes, saieng in this wise: It pleaseth not me till thou breake thy bread to the hungrie, and bring the poore fatherles home to thy house, when thou seest the naked, that thou couer him, and hide not thy face from thine owne flesh. It is written also in the gospell of Saint Mathew;
Matth.6. See ye gather not treasure vpon earth, where rust and moths corrupt, & where thæues breake through and steale, but gather thy treasure together in heauen, where neither rust nor moths corrupt, & were thæues neither breke in, nor yet steale, for wher-

soeuer

soeuer your treasure is, there will bee your hart also. And in Luke also hee saith: Sell that yee haue, and giue almes, and make you bags, which waxe not olde, and treasure that faileth not in heauen, where no theefe commeth, neither moth corrupteth. But what will you haue of thornes, other than thornes? Doe you thinke to gather figs of thistles, or grapes vppon brambles? Such as the tree is, such will the fruit bee. Besides this, the vsurer is the idlest man that liueth: for hee doth nothing, and yet gaineth all thinges, contrarie to saint Paules saieng: who willeth that none shoulde eate that doth not labour. And these fellowes doe not onelie eate, but they out eate all men, and get the diuell and all to them, without cause, or anie maner of reason in the worlde. Moreouer, they are so vnmercifull coueteous, that they minde nothing in the worlde, but onelie money, and therefore cannot talke willinglie of anie other matter, but of setting forth their money for gaine, and desiring

Luk. 12.

Matth. 7.

Ephes. 3.

still

still that others may want, that their gaine may bee the greater: for conscience they haue none, no more than dogges. And better for a good meaning man, to bee cast headlong into prison, and there to bee fast chained with irons, than to come into their bondes: for a man beeing imprisoned, may by some one meanes or other, get out, but being once in the vsurers danger, it is not possible to get out: but still hee is assured to be in more and more, like as a birde, being taken with lime twigges, the more shee struggleth to get out, the more shee is limed and intangled fast: so the poore man, the more he dealeth with vsurie, the more hee is wrapped in Barbies bandes, as they saie, and at length vtterlie vndone. And this is the occasion of diuers bankeruptes, of manye decaied gentlemen, that are compelled for little to sell their landes alwaye, and of a number of honest occupiers, that by those meanes are vtterlie vndone, both they, their wiues, and their children.

A

I doe knowne, there bee other meanes that bringeth manie a man to pouertie, as namelie, excessiue fare, gorgeous apparell, keeping of ouer manie seruaunts, plaieng at dice and cardes, haunting of harlots, and vnnecessarie liberalitie, more vsed in England, than elsewhere. And yet will I saie, all these set togither, haue not more harmed some men, and the most of men, than this filthie vsurie hath doone. And my reason is this: A man taketh vp a thousande pounde at one time, and paieth for the same, twentie, thirtie, naie shall I saie fortie, in the hundred sometimes, and still runneth vpon vsurie, by the space of fiue or sixe yeeres, yea, perhaps tenne yeeres, paieng vsurie vppon vsurie, which after twentie pounde in the hundred pounde, commeth to two thousande pounde, after ten yeeres, with the principall, and so fortie in the hundred, amounteth to foure thousande pounde in tenne yeeres, with the principall, now this borrower triumpheth for a time, but when hee shall

come

come to paie the principall, and the vsu-
rie vppon vsurie, then hee falleth there
vppon such a smart, that hee is wrong
to the bones. And then forsoth awai
goeth his lande, and all that euer he
hath, to maister vsurer. I knowe a gen-
tleman borne to fiue hundred pounde
lande, and entering into vsurie vppon
pawne of his lande, did neuer receiue
aboue a thousand pound of nete monie,
and within terteine yeares, runninge
still vpon vsurie, and double vsurie, and
vsurie vpon vsurie: the merchants ter-
ming it vsance and double vsance, by a
more cleanlie name, hee did owe to ma-
ster vsurer fiue thousande pounde at the
last, borrowing but one thousand pound
at first, so that his land was cleane gone,
beeing fiue hundred poundes inheri-
tance, for one thousande pounde in mo-
ney, and the vsurie of the same money,
for so few yeares, and the man now
beggeth. I will not saie, but this gen-
tleman was an vnthrift diuers waies,
in good cheere, naie in euill cheere, I
may call it, in wearing gaie and costlie
appa-

pparell, in roisting with manie ser-
ants mo than needed, and with mus-
ing in monstrous great hose, in haun-
ng euill companie, and lashing out
ndlie and wastfullie at cards and dice,
time serued. And yet I doe saie, hee
st more by the vsurer, than hee did by
l those vnthriftie meanes: for his
ine expences was not much more,
an a thousande pounde, bicause hee
s no more: whereas the vsurer had
t onelie his thousand pounde againe,
f foure times more, which is fiue
ousande pounde in the whole, and for
ant of this payment, the fine hundred
unde lande was wholie his. And this
ine onelie hee had for time. They
e time is pretious. Yee may well
e, time was pretious to him, that
ued so deerelie for it, or rather the v-
er may saie, that time was verie
etious to him that tooke so muche
to him. Now Lorde God, what a
ange thing is this, that GOD suffe-
ing the sunne to shine vpon vs fraelie,
d the aire to bee common to all, aswell

power as rich, without anie gaine take
that: wee not considering so libera
goodnesse of God, should so farre be
charitie, that wee will sell time and
so dearelie, having it of God so freelie.
surelie such caterpillers vppon ea
are accursed of God aboue, because
haue no propertie of GOD in them
loue. For God giueth power for the
to shine, sendeth raine in due season
pointeth the starres to keepe their c
ses, and all for the behoofe and benefi
man: and man onelie, I meane the
rer, is enimie both to God and man,
will in nothing follow, neither the e
ple of GOD, nor yet his blessed
mandement, nor feare his bitter th
nor yeeld to anie lawe. Therefore I
still, vsurers be diuels and no men,
foes to their Creator, disloiall mem
to his commandements, caitifes to
kinde, rebels to their countrie, a
nimies to their owne soules. Bu
will saie, all vsurers be not of one
some take lesse, and some take more
deed (I speake by worthy respect) I

te with the philosopher, there are de-
rees of comparison in some sinne, and
et I must saie, hee that taketh ouer and
boue that he lendeth, is an vsurer, and
a sinner before God: as hee that steal-
eth but a penny by the high waie, is a
heefe as well as he that stealeth an hun-
red pound, and woorthie to bee hanged
herefore, although the losse is not so
reat to the owner, but that is no mat-
er, the intent and euil minde is all one.
nd so the vsurer that taketh lesse, be-
ause he woulde seeme honest, shall go to
he diuell, because he hath wittingly sin-
ed against God, aswel as the other that
aketh more, for that the law saith plain
e, thou shalt not take any thing, ouer
aboue that thou hast lent. And he shall
ie the death as well, he that hath killed
one man, as he that hath killed twentie,
because the lawe saith: Thou shalt not
ill. Likewise, he that offendeth with Exod. 20.
one married woman, and that but once,
is as well an adulterer, as that man is,
that hath offended diuerse times with
manie, because the law saith: Thou shalt

not commit adulterie, which is then committed, when any one man offendeth with another mans wife. Lesse taking excuseth no man, when God forbiddeth all maner of taking. And oftentimes, hee that taketh lesse, would have more, if hee could get it. I must not be wiser than the holie Ghost, and therefore whatsoever I doe finde there, I will followe it plainly, without any adding or diminishing. And so where Christ willeth vs not to looke for anie gaine at all, what gaine should hee have? Let lending be a lending, as it should bee, that is to saie, free, simple, and for charities sake, and as the nature of lending is without anie thing at all, more than the principall: for if I doe take more, I do not lend as I am commanded, but I do contract and bargaine for mine owne couetous gaine onlie, contrarie to Gods good will and commandement, and Ezech. 18. gainst all lawe. Ezechiel saith, if I do take any thing over and aboue my lone, I shall not line the life, but die.

Therefore I would wish all men to take

take good heede, what they doe, and not
to flatter themselues with vaine gloses,
and imaginations, as though they might
in some case, and in some respect take
an ouerplus, with a cléere conscience.
I for my part, woulde not take a penie
more than I did lende, for all the goods
in the worlde. For I knowe there is
no meane in this vice, more than there
is in murder, theft, or whoredome. And
therefore I saie, and maintaine it con-
stantlie, that all lending in respect of
time, for anie gaine, be it neuer so little,
is vsurie, and so wickednesse before
God and man, and a damnable déede in
it selfe: bicause we are commanded to
lend frélie, and to looke for nothing
ouer and aboue that we did lend. But as
I said before, this vsurie is the daughter
of couetousnesse, a monstrous daughter
I saie, of an horrible fowle foster dame.
Seneca saieth wiselie, Auarus nil recte
facit, nisi cum moritur. The couetous
man doth nothing well, but when hée
dieth, which sentence may most aptlie be
saide of the wretched vsurer, who in his

life time, is the cause of all hurt, for
leauing his goods behinde, there
some good come by his death, w
his wealth is dispersed abroad amo
others, and his vnmercifull deal
brought to an end. We doe all
the plague maruellouslie, and de
that both citie and country may be c
rid of it, and yet what a bleſſe wher
to this whole Realme, if in one ye
there were an vniuerſall murren o
the vſurers in Englande. Mu
quoth one, why that is a death p
to beaſtes. Alacke good man, I
failed in my Rhethoricke, and ye
praie you, what are theſe vſurers,
ther than beaſtes? For they liue
beaſtes, and die like beaſtes, and
ſhould I not wiſh vnto ſuch brute ra
a caronious death, meete to their co
tion, ſince they will not repent an
mend their ſinfull liuing, by no warn
nor threatning of man nor God, that
be deuiſed.

To lende freelie is a kinde of libe
litie and bountifulneſſe, when a
depart

arteth from his owne to helpe his
ghbours want, without anie hope of
re or gaine at all; for he is benefited
t borroweth, and feeleth great com-
t in his great neede, whereas lending
gaine, is a cheefe branch of couetous-
ſſe, and maketh him, that before might
ue bene counted bountifull, to be now
roned a greedie gainer for himſelfe, ſe-
ng his owne welfare vpon good aſſu-
nce; without anie care at all what
commeth of his neighbour, gnawing
m vnmercifullie, to ſatiſfie his owne
retched and moſt greedie hunger, di-
ellie turning a moſt beautifull vertue,
nto a moſt filthie abhominable vice.
ea, vſurie is a manifeſt and volunta-
le knowne theft, which men doe vſe
nowinglie and wittinglie, for either
ey thinke they doe euill, and forbeare
t neuer a whit, or (that which is worſt
f all) they thinke they doe well, and ſo
y oft vſing of this filthineſſe, doe lul
themſelues in ſinne without anie ſence
r feeling of their moſt wretched wic-
ednes, and horrible dealing.

Christ for his bitter passion be mer
full vnto vs, and giue vs his feare, t
we may liue after his lawe, and folo
his holie wil, for surelie as we liue n
either the Bible is not Gods worde,
else we are not of God, such contrarie
is betweene our liues and our lesso
Exod. 20. The scripture commandeth, thou sh
not steale, thou shalt not kill, thou s
not commit adulteris, thou shalt
beare false witnesse, thou shalt not le
out thy money for gaine, to take an
thing for the lone of it, and yet we d
all these things as though there wo
neither Scripture, that forbad vs, n
heauen for vs to desire, nor hell to
chewe, nor GOD to honour, nor
uell to dread. And this last horrible
fence, which I count greater, or as gre
as anie of the rest, is so common among
vs, that we haue no sense to take it
sinne, but count it lawfull bargainin
and iudge them goodlie wise men, th
hauing great masses of money by them
will neuer aduenture anie iot there
in lawfull occupieng, either to carri

out our plentie, or to bring in our want, as good merchants vse, and ought to doe, but liuing idle at home, will set out their money for profit, and so enrich themselues with the labour and trauell of others, being themselues none other, than droanes that sucke the honie, which other painefull bées gather with their continuall trauell of diuers flowers, in euerie field. And whether these men be profitable or tollerable to a common weale or no, I report mée to you? Besides that, GOD doth vtterlie forbid them, whose commandement ought to be obeyed, if we be christians, and of GOD, as wée professe to bée. And therefore for my part, I will wish some penall lawe of death to bée made against those vsurers, aswell as against theeues, or murtherers, for that they deserue death, much more than such men doe, for these vsurers destroie and deuour vp not onlie whole families, but also whole countries, and bring all folke to beggerie, that haue to doe with them. And

there-

therefore are much worse than theeues or murtherers, because their offence hurteth more vniuersallie, and toucheth a great number, the one offending for neede, and the other vpon wilfulnesse, and that which is worst, vnder the colour of freendship, mens throtes are cut, and the doers counted for honest and wise men amongst others that haue so vngodlie gathered goods together. What is the matter that Iewes are so vniuersallie hated whersoeuer they come? Forsooth, vsurie is one of the cheefe causes, for they robbe all men, that deale with them, and vndo them in the end. And for this cause, they were hated in Englande, and so banished worthely, with whom I would with all theese Englishmen were sent, that lende their money or other goods whatsoeuer for gaine, for I take them to be no better than Iewes. Naie, shall I saie? They are worse than Iewes, for go whither you will throughout christendome, and deale with them, and you shal haue vnder ten in the hundreth

yea

yea sometimes for fire at their handes, whereas English vsurers exceede all Gods mercie, and will take they care not how much, without respect had to the partie that borroweth, what losse, danger, or hinderance soeuer the borrower susteineth. And how can these men be of GOD, that are so far from charitie, that care not how they get goods so they may haue them. O LORD haue mercie vppon vs, and deale not with vs according to our manifold wickednes, neither reward vs according to our iniquities. Great are our sins that we haue committed, & more in number than all the sands vpon the sea shores. Lorde, if thou narrowlie marke our naughtinesse and wicked doings, who shall be able to stande before thee in iudgment? But thou Lord art mercifull, and wilt forgiue them that call vpon thee in faith with a repentant minde, which God grant vnto vs all for his deere sons sake Iesus Christ, to whom with the father and the holie Ghost be all honor and glorie for euer and euer, Amen.

Lawier.

Lawier. Euerie man in his facultie, I ſée well, ought firſt to be heard. You haue ſaide much and verie godlie, but whether politiklie, and altogither aptly, I cannot conſtantlie affirme, for that I ſée all common weales in the chriſtian worlde, are gouerned otherwiſe than you preach. And therefore I muſt thinke you take the ſcriptures amiſſe, and doe not expound them according to the verie meaning of the holie Ghoſt. And I tell you plaine, it is not in you preachers to iudge preciſelie what vſurie is. For as diuines cannot tell what herbe is beſt for euerie diſeaſe, but the phiſitions that are beſt practiſed, and acquainted therewith: ſo it is not in ſimple diuines to ſaie, what contract is lawfull, and what is not, but in ſkilfull lawiers to ſhewe, and in wiſe magiſtrates to determine the truth, and right hereof. And ſuch contractes, as the lawes doe allowe for lawfull, a good man may vſe the ſame with a ſafe conſcience. And publike lawes, made according to good reaſon, and iuſtice,

are

are the ordinances of God, and the magistrate is the minister of God, to a good man, for good. I grant you may preach generally against it, as you doe, but to saie particularlie, and precislie, what it is, is not within the compasse of your profession. Those haue best skill in these matters, that are iudges, to heare the facte done, and by circumstances to consider thereof, according to their learning, and as cases haue béene ruled heretofore in the like contracts and bargaines, so to end matters, as you maister Doctor can best tell. You preachers do heare things a far off, but you neuer sit in iudgement of such matters, neither it is incident to your calling: for a preacher and a iudge are two distinct officers, and of the two, the iudges office is the harder to discharge, and more intricate, bicause of the diuersitie of allegations and reasons, which he must heare, weigh, and consider deepely, and so resolue vppon them, according to the truth of the matter, alledged and proued, and as the law doth direct him.

Gromell

Gromell gainer. I was almost perſ
ded, neuer to lende money or ware
gaine for intereſt, but I will heare ſ
ther before I giue vp, bicauſe it may
there is some shift to saue a mans con
ence withall. And the rather I doe
leaue it, bicauſe I do heare you som
begin to contrarie him.

Ockenfo. Deceiue not your ſelfe, n
ther yet be you deceiued of others. C
your conſtience to recount, and hark
to Gods word ſimplie, and hee will g
you grace to take the beſt way.

Guilian. It were good till euery m
haue ſaid his minde at large, that no
ſhould by ſhort ſpeech affirme any tru
but ſtay his determinate ſentence, til
haue inter ed his mind at full, and ther
fore I would wish that you went th
rough with your tale, maſter tempo
lawier, and according to your profeſſio
ſay your minde without direct condem
ning others. And I will in my learnin
ſay after you what I can.

Lawier. Content with all my hart.

Pre. Say on I pray you in Gods nam

The Lawiers oration.

AS your profession is diuinitie, so your whole sermō soundeth of God, and doth require so much of man, as man is not able to performe. Happie is he that commeth nighest, but assuredly he neuer liued, that either hath done, or can do, or shall be able hereafter to doe that which you haue vttered. You begin with loue, and make loue the perfection of the law, and there you bring the commaundement, that man must loue God aboue all things and his neighbour as himselfe. What man euer liued, that did, or was able to performe this law? None surely, sauing Christ onely, and therefore becaule of our impossibilitie, Christ came in flesh in the fulnesse of time, to appease the wrath of his father for sinne, and to satisfie the lawe, which else coulde neuer haue beene performed, so that in Christ only is our iustification, as I haue heard you full often preach.

There-

Therefore, whereas you saie, no m
ſhoulde lende for anie gaine, and th
all men ſhoulde lende freelie to the
that haue nede without anie respe
of profite, I doe thinke you doe deals
ner preciſelie, and go about to bri
men to that ſtreightneſſe, as they neu
were in at anie time. For as I hear
ſome saie, vsurie is neuer hurtfull, b
when it biteth, otherwiſe it may bee a
lowed and ſuffered. For if I doe lend
money to him that hath nede, and c
proue that for want of the ſame mon
I haue ſuſteined great loſſe, or if m
debtour doe breake day with mee, whe
I woke to haue it at the time appointe
and ſo am endangered to my neigh
bour, for my neceſſarie paiments, whic
of right he claimeth at the time: it wer
good reaſon that my debtour beare m
loſſe, rather than I ſhuld ſuſtaine hat m
or danger for my good will. And reaſon
it is, that euerie man haue his owne,
or elſe it were better holding faſt, and
to be ſure, than to lend and loſe all. For
whatſoeuer you ſay of loue towards our

neigh-

ghbour, me thinketh no man shoulde
e his neighbour better than himselfe
ich they seeme to doe that lende to o-
e frelie, and want themselues. And
us heard sate, that Charitas incipit a
Charitie beginneth first at it selfe.
o dse wore not in common phrase to
: Neare is my cote to my skin, but
hirt is nerer. As who should sate, I
l be a frend vnto my neighbour, and
e him so much as I am able, but I
not so helpe him by S. Marie, as I
l harme my selfe: which is not Gods
l that I should doe. You haue heaped
ber of scriptures togither, alledged
ours, and brought forth reasons, for
detestation of vsurie, wherein you
e done well, but better you should
e done, in my minde, if you had wei-
sturie more streightlie by the rule of
itie, and not directly to call all thos
ters, that take any thing more than
haue lent, for so the case may fall
, that he sinneth who hath borrowed,
e will not make recompense: there
e in such cases, circumstances ought

to be considered, and so judgement
vpon the matter. Neither ought
deale with all men in one sort: s
there be three sorts of dealings am
men, that is, gift, bargaining, an
ding: so are there three sorts of me
starke begger, the poore housholder,
the rich merchant or gentleman. T
first I ought to giue freely, not one
lend freely: to the second I ought to
either freelie or mercifullie: wi
third I may deale streightly, and
mine owne with gaine, as I to
without offence to god or man: for
I deale with him that maketh ga
my money with his trade and occu
ing and is wel able to pay me againe,
inriched by my meanes chiefly,
should not I in reason haue part
aduantage, when by my goodes
growne rich? For be it that two,
or foure be in consort, whereof tw
foorth their money, and the oth
bse their labor and industrie, for i
sing the same money by lawfull
is it not reason that these, although

idle at home, who haue disbursed
gs summes of moneye to aduentures
ly with others should haue reasona-
gaine with them? GOD forbid
. But you will saie perhaps, this is
worse. I cannot tell what you call
nie, these men doe lend, and the other
dowrowe, and enter into good bands,
to restore the principall, and nert to
mise and couenant for such compe-
t gaine, as they shall be able to make
shew vppon their account. It is no
son that euerie man shoulde be an
ipter, or merchant aduenturer, a
pper, or a changer: but good it is that
ye deale for money; and then shall
nie thriue, and not that euerie bodie
uld bee a dwer for himselfe that scant
e man can line for another. There-
e I thinke it good, that when a man
th three or foure thousande pounds
ng by him, to giue some to the poore
d needie beggers, and in lending, fre-
to helpe the orphanes, widowes and
angers, and with the rest to make his
ne certein gain for his aduancement

amongst the rich occupiers and well
tobs of the worlde. For surely I
of this minde, that where no biting
there is no vsurie, and where both
ties doe gaine, there ought to be con
tation of minde, and good agreemen
both parties. Som there be that sai
vsury is against nature, wheras I th
cleane contrarie, for if vsurie wer
gainst nature, it should be vniuersa
euill, but God hath saide, that to a st
ger a man may put out his money to
surie, but if it had bene against nat
God would not haue granted that li
tie. So that I take it to agree both
lawe and nature, that I shoulde doe
vnto him, that doth good vnto me, or
I shoulde bee vnthankfull, than wh
there cannot bee a greater or more
rible fault vpon earth, and rewarde
uen for good turnes done, or pleas
receiued for benefits bestowed, a
common, that who so offendeth her
is pointed at and counted a churle,
shall after want when he woulde h
Moreouer, who may not giue his o
fr

frelie, or what is he that will not, or may
t take anie thing that is giuen? What
more free than gift? Or what is he
t will shew such discurtesie not to re-
ue a gift, when it is frelie offered?
d what other thing doe they that seeke
borrowe money, but intreate mar-
lously and offer frankly for the time
d vse of money. Moreouer, it is not
ainst the Romaine lawes of the Em-
rours, but rather allowed, not onlie
ffered as you maister doctor can best tel
e lawes of your Code, and made by the
emperour Iustinian, the best prince
t euer liued. Yea the canon lawe it
lie seemeth to suffer it in the title of v-
rie, as you knowe better than I can
ll. Euen in Gods lawe if I be not de-
ued, vsurie is not forbidden. For is it Luke.19.
ot in S. Lukes Gospell that God said
e would come and aske the money lent
ith the vsurie, blaming him that did not Deut.24.
ut it forth for gaine. And in Deutrono-
mie it is plaine. Thou shalt not lend to
by brother for gaine, but to a stranger.
he common lawe of England is not a-

gainſt all vſurie neither in ſuch
and ſo preciſelie, as yeu take vſurie
ſtatutes there haue bee, that haue
mitted vſurie, which I would they
continued to auoide further euill,
(as wee ſaie) better it is to ſuf
miſcheefs, than an inconuenience.
to reaſon this matter farther, if I
vnto a man my plate for fiue or
monethes, I may lawfullie take
onlie for the lone, and no man will
blacke is mine eie, and yet if I ve
for money, by and by they will
an outcrie and call men vſurers
fore, whereat I marvell greatlie.
a man (as I take it) may more ben
himſelfe with a hundred marke
money, than hee can doe with ano
mans baſon, or ewer of an hun
markes value. And yet lending of
ney is called vſurie, and lending
plate for gaine to haue the ſame
againe is no vſurie at all. Yet furt
if I lend one a thouſand pound in
for pompe ſake onlie, to ſhew at
banke (as they vſe in Italie and

antreies) or otherwise, to make some
leeue they haue so much of their
ons, it is not denied, but I may re-
ue gaine for the same, hauing my
incipall returned vnto me in the same
me and maner as I did lend it: and
e if I should haue lent so much money
good will, and suffer the partie to oc-
pie the same for his owne benefit, re-
ying vnto me the value thereof, with
me ouerplus or gaine, then by and by
I shoulde be called an vsurer. And what
ene I praie you be an occupier, and
anting money come to me, that am an
cupier also, & desire to borrow large-
: if I bargaine with him to haue part
his gaine, if he make anie, or other-
ise doe couenant, that if the lending of
is shall be anie hinderance to my occu-
ieng, to get some bargaine, which I
all perhaps misse, and proue it plain-
e, because my money is out of my hande
ay not I in both these cases take v-
rie without danger of the lawe, or
ffence to God? Yes without doubt I
ay.

And yet to lend money simplie is c
red vsurie, wheras here is no man
lendeth but sustaineth losse, for the
of it, bicause he might better benefit
self by employeng it in diuers waies,
to suffer it to be in another mans ha
besides the danger that may hap
when a mans money is out of his o
handes, for surer it cannot be, than
mans owne possession. Then away
this practisenes on Gods name, to m
enerie lending for gaine to be plaine
surie and that one penie ouer is sinne
fore God, which neither I, nor yet m
ster merchant here, can well beleeue
lie, for I would haue all things weig
by reason in matters of contractes
bargaines, and not so to minse thin
as though there were no meane, fo
doe not take vsurie to be, as whoore do
or theft is. In these sinnes there is
meane to make anie vertue, for he t
offendeth but once in whooredome, is
offendour, and he that stealeth neuer
little is a theefe, and neither of their d
ings in anie respect, or by anie circum

stanc

stance is or can be good, whereas the lending of money or other goods for gaine, may be verie beneficiall vnto him that borroweth. as for example. A man is bound to paie three hundred pound, at a certaine daie, or else he loseth perhaps 40. l. good land, and were it not charitie & a good deed to helpe this man, that his land should not be lost for euer? And none offence neither, as I take it, to doe a good turne, and to receiue another. I will go neerer. Be it there were a great dearth of corne and I haue plentie lieng by me, were it not better for me charitablie to lend corne, to the poore & needie for their sustenance & releefe, and so to receiue somwhat in gaine at the yeres end, than to suffer them to want and vtterly to perish? Of two euils, the lesse is to be preferred, that is, better it were to lende for gaine, than to suffer my euen christian to die for hunger. And if I be not deceiued, this is S. Augustines opinion, who alloweth of gaine in such time of necessitie, rather than the people shuld sterue. Yea y Emperour Iustinians lawe is (as I am enformed

enformed) if I lend one ten buthels of wheate, and the borrower of himselfe without ante stipulation or bargaine made, do barelie promise me twelue buthels for the same at the nert harueſt, I may lawfullie demande the same, and by action recouer it, if it be denied me. And as I vnderstand, there be of your doctours who write vpon the canon lawe, that affirme the lesse euill to be chosen before the greater, yea euen in that case of dearth and extreame famine. Therefore I am still of this mind, when none hath harme but both receiue benefites: there is none offence committed, but rather great goodnes vsed. You talke much of charitie, you begin with loue: I would you weighed all causes as well by the rule of charitie, and referred all things to charitie, by iudgement & discretion, as you haue well spoken of charitie, & then this great talke needed not. For surelie where charitie is not hindered, there is no vsurie committed, such vsurie onlie being forbidden that breaketh charitie, and deceiueth the loue of my neighbour

by

by extreeme cutting & excessiue taking. And who will not be greeued when he is ouerlaid with intollerable vsurie, that, do what he can, yea trauell he, and trade he neuer so much, the biting vsurie will be lo3d in the end of all his gaines whatsoeuer. And this it is, that offendeth God when the idle Epicure and licencious vsurer doth wholie gaine, and the true dealing trader o3 occupier, doth beg his bread in the end, notwithstanding his great industrie and iust dealing. Yea, I saie further, that neither theft no3 adulterie, no3 yet murther were to be counted sinnes, if that rule of charitie were not b3oken. Fo3 in all these hainous offences charitie is decaied, and therefo3e they are deadlie sinnes, and so is vsurie when it biteth, and by that meanes b3eaketh charitie: other wise it is no vsurie, if my neighbour feele no smart no3 losse, no3 yet is hindered therwith, fo3 the end and fulfilling of the lawe is charitie. And where charitie is kept, I saie still, there is no offence made, no3 yet sinne committed.

Now

Now therefore you must either prooue euery vsury, be it neuer so little, to breake charitie: or else I will saie still, that where charitie is not broken (as I saie it is not when my neighbour feeleth no harme) there is no offence committed, before either God or man. You haue saide verie well against couetousnes, the roote of all euill, and surelie there cannot be a worse man than the couetous man, for he maketh his money his God, and so committeth idolatrie, as Saint Paule saith. But I will not saie, that euerie vsurer is a couetous man, but onlie the vnmercifull and cutting vsurer, that hath no loue nor charitie in him in the world, and careth not who be vndone, so he may gaine. This is he that God and man abhorreth, that scripture & al lawes doe and euer haue condemned, for most wicked and abhominable. And mark wel the place of Ezechiel the 18. chapter, and especiallie the 22. and there you shall see that the prophet doth expresly crie out of couetousnes, after he hath condemned vsury, as who should saie, that couetousnesse

vnlawfull is the chiefest cause of this horrible vsurie, because it consumeth and vndoeth as manie as deale therewith, and yet what is he that will saie, that he is vndone by his neighbour, because hee hath borrowed manie hundred pounds of him, and hath paid ouer and aboue the principall, to his creditor for euerie hundred one penie by the yeare? Or who will saie that such a creditor is a couetous man, or a biter, or an offender of Gods lawe and mans lawe that taketh for euerie hundred pound but one fiue penie. This is rather a Stoikes paradoxe, and an extrauagant imagination, than anie true assertion in doctrine, as I take it. Let vs go to the verie word of vsurie in the hebraus tong. It is called a biting, of this word Nesheth, which is nothing else but a kinde of biting, as a dog vseth to bite or gnawe vpon a bone, so that hee that biteth not, doth not commit vsurie: for vsurie is none other thing than a biting, as I said of the verie etymologie and proper nature of the word, otherwise it cannot be called Nesheth, as the Hebrizicians

Hebricians saie, and so call vsurie of biting onelie. And the Tigurine translation hath in Exodus: Non inferes morsum fratri tuo. Thou shalt not bite thy brother. Whereas other translations haue: Non fœneraberis fratri tuo. Thou shalt not take vsurie of thy brother: So that where the first translation saith: Thou shalt not bite thy brother, and the other saith: Thou shalt not take vsurie of thy brother: I take biting and vsurie to be all one. The Grecians also call it τόκος which is a birth or borne creature (as I am informed) for I haue serched to know this matter, although I knowe neither Hebrue nor Greeke, nor Latine neither: but onelie doe smatter of broken Latine, as the most of vs lawiers doe, seking not for any deepe skill, or found knowledge therin. And in Latine it is called Fœnus a fœtu, that is to saie, of a birth or borne creature, likewise as the Greek word is. And I praie you what a prettie babe is that, when an hundred pounds bring forth one single penie? I heare say som call vsurie a monstrous

beast,

beast, because shee bringeth forth monsters from time to time, by excessiue increase of gaine. Alacke what a petie monster is this, or what biting, or what gaine can it be to anie mans hurt, when one receiueth a single penie, or an halfe penie, or a farthing, or the fourth part of a farthing, or what you will, be it neuer so little (for all is one to the Diuines and precise preachers) for the borrowing of an hundred poundes for a yeere? For this kind of biting is no greater harme, than is a flea biting, nor so much neither, and therfore not fit to be spoken of now. God make all things straight and vpright that are croked or awrie, and then the truth may bee knowne and followed, as God hath expressely commanded, without this burdening and ouercharging of mens consciences, & wounding them in such sort, that a man cannot almost tell what to do. Indeed I will not denie, but that we ought rather to giue than to lend, and rather to lend freelie than to demand gaine for lone: but this I saie, as I am not bound to giue frankly

frankly to euerie man that asketh, n
more am I bound to lend freely to euer
man that woulde borrowe, but acco
ding to the circumstances of time, pe
son, cause, place, and occasion, I ma
bestowe my goods, and distribute suc
wealth as God of his goodnesse hath a
lowed me to occupie, and giuen me lea
to vse, as the steward of his housholde,
and if some one man paie moderatel
ouer and aboue, for that which hee hat
borrowed, I saie it is no offence befo
God, as I take it. And recompense is
allowed for benefites doone, say what
you will, or at the least wise, no man
ought to fare the worse for his well do
ing, or to bee a looser for his lending,
which many men should do, if they were
not considered. You say you will not bee
wiser than the holie Ghost, I would not
wish you so to be, but rather I pray God
you might be halfe so wise as the holy
Ghost is, for I beleeue verelie the holie
Ghost neuer so ment, as you speake, or
else surely I must saie that the world is
in a strange case. Yea I will saie further

if

that were true, the worlde coulde not
e as it is, neither coulde man liue: for
what reason is it that I shoulde lende
alie to euerie man alike? for whereas
here be three men come vnto me at one
me, as I said before, the starke begger,
he poore houlholder, and the great rich
erchant, or great landed gentleman,
nd or knight, and all they three would
aue money, or borrowe money of me
one time, shall I vse them all alike,
nd in one sort of charitie? I doe thinke
o reason, nor lawe of God, or man will
force me to it, and therefore I thinke
n Diuines doe not well obserue cir-
mstances, when you will that the be-
e bare letter shall bee plainelie taken
it lieth, and in one sort or manner to
applied to all men, without regard of
rcumstance, degree, estate, or conditi-
of anie one. What? Not a penie of
man whatsoeuer he be? It is strange
d without the compasse of my vnder-
nding, and surelie in my conscience,
ithout the meaning of the holie Ghost,
if you will take all texts of the scrip-

ture so precisely, how answere you
this: Omni petenti abs te dato. G
to euerie man that asketh of thee. I p
you who euer did, or was able or th
it meet to giue to all that aske. For t
whosoeuer goeth abroad, if hee ca
neuer so much out with him, hee m
perhappes come home with an em
purse, if his disposition were know
and if hee did so from daie by daie b
certeine space, he might perhaps be
fall of those in the end as they did be
him at the beginning. Besides that,
giuing without discretion, you shal
tentimes more offend god in bestow
almes vpon some, than you should
holding your hands, for that in gi
to loiterers and vagabonds, whom
know not whether they haue need
you doe rather maintaine them in
idlenesse than benefit their pouertie,
offend GOD highlie bicause y
without choise or iudgement, for w
you shal answer another day. It is
Paul. ad Philip. 4. ten in saint Paule: Be alwaies glad,
againe I saie be glad. And likewise

saint Luke: Orate semper, Pray alLuke. 18.
wayes. And what is he I praie you sir,
that euer prayed allwaies, or what saie
he, that would thinke he is bound to
doe, and would indeuor himselfe to be
allwaies pattering, and so through super
stion to be void of religion? For surely
the wales are in the extresse. And amongst
people, none go nigher to this vani
than doth the superstitious Portu
le, who is as farre from true religion,
he is full of this ouermuch superstiti
, and fond worshipping of God, other
se than his word and will is to be wor
ped. Christ saith to his disciples: Go
r waies, behold, I send you forth as
bs among woolues, beare no wallet,
ther scrip, nor shoes, and salute no
n by the waie. And in saint Matthew
rist forbiddeth his disciples to carrie
y or siluer about them, or any maner Matth. 10.
coine in their purses: in all which spee
, I trust you will grant an interpre
ion, ouer and besides the bare letter,
selfe preachers are like to bee in euill
de in this euill world.

ture so precisely, how answere you to this: Omni petenti abste dato. Give to euerie man that asketh of thee. I pray you who euer did, or was able or thought it meet to giue to all that aske. For he wholsoeuer goeth abroad, if hee carie neuer so much out with him, hee might perhappes come home with an empty purse, if his disposition were known and if hee did so from daie by daie by certeine space, he might perhaps beg fast of those in the end as they did beg of him at the beginning. Besides that, in giuing without discretion, you shall ten times more offend god in bestowing almes vpon some, than you should do in holding your hands, for that in giuing to loiterers and vagabonds, whom you know not whether they haue need or not, you doe rather maintaine them in their idlenesse than benefit their pouertie, and offend GOD highlie bicause you giue without choise or iudgement, for which you shal answer another day. It is written in saint Paule: Be alwaies glad, I saie againe I saie be glad. And likewise

Paul. ad Philip. 4.

n Saint Luke: Orate semper, Pray alwaies. Luke. 18.

And what is he I praie you for, that euer praied alwaies, or what fole is he, that woulde thinke he is bound to doe, and would indeuor himselfe to be alwaies pattering, and so through superstition to be void of religion? For surely such fooles are in the citie. And amongst all people, none go nigher to this vanitie than doth the superstitious Portugale, who is as farre from true religion, as he is full of this ouermuch superstition, and fond worshipping of God, otherwise than his word and will is to be worshipped. Christ saith to his disciples: Go your waies, behold, I send you forth as lambs among wolues, beare no wallet, neither scrip, nor shoes, and salute no man by the waie. And in saint Matthew Christ forbiddeth his disciples to carrie gold or siluer about them, or any matter Matth. 10. coine in their purses: in all which speaches, I trust you will grant an interpretation, ouer and besides the bare letter, else preachers are like to bee in euill case in this euill world.

Likewise it is said by Christ: Ye h
heard how it was saide to them in
old time: Thou shalt not forsweare
Exod.20 saike, but shalt performe thine o
God, but I saie vnto you, sweare n
all, neither by heauen, for it is
seate, nor yet by the earth, for it i
his foote, &c. Where all swearing is
bidden, and yet to take an oth bef
magistrate, is not against God. Th
mandement saith: Thou shalt not
and yet it is not forbidden to the m
strate to vse the sword, and to kill
good cause, neither is anie man for
den to kill in his owne defence, ra
than to be killed, but that he may
force withstand force. There be di
such texts, which I could allege & p
wh ch if they were not otherwise v
stood than the bare words do beare,
bring great confusion with them, &
inconueniences also, as no reason
lawe would, could, or might allow
ny wise. Therfore I say, Christ ne
ment as you do vnderstād, say you
you will. Besides this, such strait

prohibitions doe great harme, for
open a waie to the euill, who will
ille be bridled by anie lawe, to doe
to deale with all men excellidelie,
hinder the good, that wold deale
rcable, & yet for want of a warrant
lawe, dare not meddle at all, and so
poore doe perish, that elle might be
en and releeued vppon paiment of
derate vsance. And se what commeth
this precise restraint, men wold rau
no money, but after thirtie or twen-
at the least in the hundred, whereas
were a reasonable limit, all such
nede nede would face the better, mo
would be more common, and the co-
ous man, would the lower be bride-
from taking excessiue gaine, but ma-
men act of such niceness, and so far
from yelding to a good act, to be made
the common proofe of all, that they
rather one gained a thousand pound
their lawe, than get a hundred pound
lawe, such as might be made with
good conscience. You talke that gaine
ing for lending vnite is that vn-

rie as though anie man looke
for lending onlie, and not for other
spectes, as that his money is out
hande, which else might be employed
being in another mans keeping,
danger of loosing, that otherwise
safe and sure inough when it was
owne hande. And lastlie, such
hinderance perhappes might come
him for want of his owne readie m
as some man at a time would giv
so much money, so much lande
great extremitie and present nede
who is not subiect to such accident
warre, sickneſſe, imprisonment,
bie, and displeasure that may happ
a mans vtter vndooing, if he doe
void the sudden harme and pre
ger that hangeth ouer his head. And
ther shall a man go or die, by bor
one seeke to helpe himselfe that ha
money? Therefore that saieng is
timent, and void of reason, that men
commonlie receiue gaine for onlie
ing, & not rather in respect of the
that might happen, or the profit that

ceale when a man is without his money;
or else to take a neighbourly part for the
gaine, that the debtor might get. No sure-
ly, wils men of all ages and times, that
haue rated the proportion of taking, haue
not stinted the same, because men onlie
lone lent, but because of the interest and
gaine that doth or might happen to the
lender, if he had the vse himselfe and em-
plaieng of his owne money. And therfore
take as it pleaseth you, I will hold with
them, that bargaine for moderate gaine,
mary in all contracts and bargaines I
would haue plaine dealing without the-
uisance or colorable deuises not as many
vse to doe. There was a statute made
Anno Henrici septimi 3. to meete with
certeine theuisances, but the same was
repealed, & another made in the 10. yere,
where brokers are met withal, & such as
will haue the benefit of mens land, mort-
gaged til they be paid such mony as they
lent, where the lent money is forfeited.
But because it is hard to make anie such
good lawes, but the malice & cunning of
will practise to breake the same, by some

fyllfull sleight especiallie when it ter
eth to the benefit of man: therfore in
simple iudgement I doe much comm
that lawe which was made in 37. He
8. where none were suffered to take
bone 10.l.in the 100. vpon lone, eit
for wares, or for mony, & for ie I am
the same lawe was repealed by the
tute of Anno. 5. Edward. 6. which
tute although it beare a colour of go
nesse, and seemes to be grounded vp
religion, yet I doubt much thereof,
I thinke verilie it is made against al
licie, and therefore it were good tha
parliament, had wise regard to have
abrogated, for the statute seemeth to
that all gaine had for the vse of moneb
what sort soeuer it be, is plaine vsur
and vtterly forbidden. And yet what
I saie: Where charitie is kept, ther
no vsurie committed: for what if I
I will freelie lend vnto my frend if
will beare with me in a certeine abo
ture, if ante losse happen, shal I cal
vsurie? Or if one doe breake daie w
me, and I sue him for damages, beca

I haue forborne my money a long time: will anie man call such dealings vsurie? God forbid. Or be it that the most of my goods are abroad and I doubt of the good successe and speedie returne of them, if he that borroweth will beare proportionable after ten or twelue pound in the hundred, for my damages sustained: if anie such mishap doe fall, then I shall be contented to doe him good, otherwise I would be verie loth to relieue him & hurt my selfe, which I should do, if I lent my goods, & afterward being vndone through aduenturing, could haue none to beare my losses, is this anie vsurie to make such a couenant? I doe not thinke so. I will put you another case. A merchant dieth and leaueth to his wife fiue hundred pound in neate money, & no more of any other substance, and to fiue yong children that he had with hir two hundred pounds, for euerie one of them, when they be of yeeres: how shall his wife liue that knoweth no trade? How shall these children be maintained till they be of yeeres; and haue their stocke

wholie

wholie delinered to them neither the nor they haue any arte or knowledge to get their liuing by? And is it reason that the stocke should run still without profit, and euerie one decaie and be vndone therby? Now God forbid. And surelie except they may be suffered to put forth their money for reasonable gaine, I cannot see how it can be otherwise with them. And therfore I would haue all things weighed by reason, and the state of danger better cõsidered than it is, without this precise vsage to forbid gaine vpon money altogither vpon paine of deadlie sinne. For I doe not thinke that the widowe and hir children should offend God, if others will giue reasonablie for the vse of hir money, to maintaine hir selfe & hir children. And wel do I allow the vse of London, for Orphanes money to be secretlie paid. I will go farther.

A yong man hath beene waiting on a gentleman in his chamber, and seruing long got a little money togither: the gentleman his maister dieth, the seruant hath no frends, and maister can he get none,

the world is hard and men are mistrustfull, dig or delue he cannot, and occupation hath he none, because he was brought vp vnlike as a seruing man, and to begge is ashamed, yea, and if he did so, he should haue nothing giuen him, but be whipped for his labour as a vagabonde, and if he should steale torte is no mercie but hanging: now what shall he do? Spend vppon the sparke, and suffer all go to walke? So may he soone come to naught. Better it were for him as I take it, to put out his money for some gaine that his sparke may be whole, and he might liue till he espied a time to bestowe his money vppon some one thing or other, for his better profit and auaile. I will come to good bargaines that may happen.

Here is a shippe wracke, and goods are to be solde, where I may get twenty in the hundred, if I might borrow after ten, who would not giue lesse to haue more? Because this, I haue a sute which I may get for a hundred pound and it will bee worth two hundred pound to mee, money

money I haue none except I borrowe, what a fole were I not to giue twentie pound, in the hundred, to gaine almoſt two hundred pound? Many ſuch things may profitablie happen within the compaſſe of a yeare, but let all theſe matters go. Be it that I haue lent money my ſelfe freelie, and looking to haue it at my daie, could not get it, but tarried three or foure monethes for it after the daie, and ſo was diſappointed to ſatiſfie my creditours, is it reaſon that I who lent freely and of good will, ſhould ſuſtaine any loſſe for my free hart and kind dealing? But lawe graunteth good remedie, & I thinke in your lawe matter Ciuilian there is good redreſſe for ſuch offences. Againe, if I let one keepe my money, and the ſaid man doth employe the ſame money without my knowledge for increaſe: it is not reaſon that I ſhould haue part of his gaine? Who will denie this vnto me? I am well aſſured that you maſter Ciuilian will not ſaie the contrarie, & thus you ſee that money getteth money, and that lawfullie, for loke what he gaineth in

this

this behalfe, I may in right demand for mine owne behoofe the increaſe that cō-meth of it. I pray you anſwere mee in this, what if the debtour doe faile, and play bankrupt? In what caſe am I then for my kind hart and charitable deling? Were it not good then that vſurie might be the price of ſuch perill as may happen, and ſo I to haue ſomewhat, rather than to loſe all, as in lending 88 pounds, to take a bil for an hundred pound, that the caſualtie of loſſe may bee recompenſed with the certeintie of gaine: for a man may loſe all, and therefore it is good to bee ſure to gaine ſomewhat beforehand. There is a ſaieng in your law as I haue heard, much agréeing to this matter, which is thus: Omnis mutuatio plerumque damnoſa, eoque mœretur recompenſationem: All lending is oftentimes harmefull, and therefore deſerueth a recompenſe. But as I ſaid before, I would there were a rate appointed or tollerated, either eight, ten, or twelue pound in the hundred, aboue which no man ſhould paſſe vpon paine of life, or loſſe of all his goods

L. periculoſ. ff. de nautico fœnore.

goods at the least, and so the couetousnes of vsurers (against which you haue laide verie well, and no man doth gainsay it) would bee stopped and limited within reasonable boundes, whereas now they take the vtmost and all, more than halfe a great deale, which is horrible. And our law did neuer allow, but did vtterly forbid al excessiue vsurie, as al other lawes else doe, as your lawe maister Ciuilian, as I thinke, dooth permit the hundred part for a moneth, which is twelue in the hundred for a yeare, and so hath beene allowed in diuers princes times. But of your lawe, I cannot saie further than I learned by hearesay, and therefore I would know your opinion, seeing I haue vttered my learning, and saide my conscience, which I praie you take in good part euerie one of you.

Ciuilian. I would not anie man to be blamed for vttering his conscience, so that he be not wilfull, to stand ouermuch in his owne conceit, when he seeth manifest truth against him.

The Gromell gainers, or the Merchants oration.

TO saie and doe are two thinges. I will not directlie speake in the fauour of vsurie, but rather if you will haue me, I am contented to speake against it: marie not to vse my money for my benefit, call it what you will, I can hardly allow thereof. You haue said meetlie well maister Lawier, that you will suffer exchaunge within certeine bounds. Others talke so much (I wote not how) that in the end they will marre all. Poore merchants cannot be suffered to thriue amongst them. And I for my part, am against you all that will haue no vsurie, or will make the gaine ouer little: for I pray you, what trade or bargaining can there bee amongst merchants, or what lending, or borrowing among all men, if you take awaie the assurance and the hope of gaine? What man is so mad to deliuer his monеye out of his owne possession for naught?

Or

or who is hee that will not make of his owne the best he can? Or who is he that will lende to others, and want himselfe? You see all men now are so wise, that none will lende for mone shine in the water, and therefore if you forbid gaine, you destroie intercourse of merchandize, you ouerthrowe bargaining, and you bring all trading betwixt man and man to such confusion, as either man will not deale, or else, they will saie, they cannot tell how to deale one with another. I haue beene a doer in this worlde these thirtie winters, and as fresh an occupier as another, and yet neuer found I better or more assured gaine, than by putting out my money for gaine, the same being alwaies the best and easiest trade that coulde be in the worlde. And in a dead time when there is no occupieng, either by restraint or thorough warres, what would you haue merchants to do, otherwise than to turne the penie, and to liue by their money? For if they should spend still on the stocke without lending for gaine, or barratting anie whit at all, I

doe

be leare the best of vs all (I meane such
liue by our money) would long shut
our doores, and plaie the bankrupts,
which were a most abhominable shame,
a great dishonour to this realme. Doe
you knowe, that we are euer called
on in time of need, to lend to ỹ p̄ince,
ỹ maintenance of the state? Haue not
all men monie of vs, and all other
gentlemen of seruice, whensoeuer they
haue need? And when is it, that they
haue not need of vs, great need GOD
forbidde, and neuer a time? Yea,
we must alwaies be, and men that euer
haue need. And where is monie to be had
in time of need, if the citie should faile?
Some men talke of Robbin Hood, that
he neuer shot in his bowe. Is not Lon-
don the Queenes chamber? Are not we
men chamberlens to hir Maiestie, pre-
sentlie readie to spende not onelie
our goods, but also our liues in hir ser-
uice? So that, if we were not, the state,
I take it, should hardlie stand, or per-
aduenture not be in so good case, as it is at
this ỹ̄sent.

A. i. We

We lend not for vsurie, but for i
rest, and by exchange, and I think
man can disallow either interest a
change. I pray you if an ambassador
haue cause to trauell in the affair
the state, or the Quenes agent occ
to paie great summes of money ab
in other countries beyonde the
what would you haue doone, if th
change were not? How can great
ses of money be carried to farre c
tries, if bils of exchange be not curr
Or who will bee so mad to paie
lands in another countrie for mon
in the water, to haue nothing fo
paines, but onelie his labour for his
well? Hope of gaine maketh men
strious, and where no gaine is t
had, men will not take paines. An
god it is to sit idle and doe nothing
to take paines and haue nothing.
chants doings must not thus be c
thwarted by preachers and others,
cannot skill of their dealings. And
quer great curiositie of some to me
in other mens matter, I must tell
pla

...ins it is euen the verie right waie to ...es all in the end. Therfore say what ... will, I will liue and amend, so as I ... liue euery day better and better, by ... meanes, I care not how, yea I will ... harde shift with the worlde, and ... my conscience narrowlie, before ... will either starue or beg both I and ... children after me.

...ould alwaies that I will not come ... the compasse of politique lawes, ... this I wake well, that by all lawes ... may take as much for his owne ... as he can get, and it is no sinne ... any man, to deceiue another in ...gaining, so that it be not too much ... Gods forbode, and a bargaine ... a bargaine, let men sate what they ... Such your strait prohibitions, and ...nge pretisenelle, my maisters, doe ... men wearie of their liues. You ... as well forbid bieng and selling, ... forbid taking interest for money: for ...ie you what difference is there be... the one and the other. I doe bie a ... of land for 500. l. this daie, and

sell it to morrow, or within six mon
after, for 600. l. And I doe lend like
500. l. at the same time that I doe
lend, and do receive within six mon
after 600. l. againe for my 500. l.
lent, what difference is there bet
these two dealings? God amend you
maisters of the clergie, and you Ci
ans also. Ciuilian, Soft sir, you
not tell what I would haue saide,
though you haue heard the other,
therefore you do me wrong to cut m
before you heare me speake. Gro
gainer. I pray you beare with me, s
was tickled, here is altogither tittle
tle, and all to little purpose. This w
stand you all, and trust vnto it, me
loth to bee controlled in their ordin
and accustomable trades of getting,
as you may well knowe, gaine is s
howsoeuer men come by it, and
are loth to leaue their olde woont,
beginne a new trade of dealing, t
will soner bring men to beggerie, t
anie whit increase their liuing. An o
custome, although it bee badde, n

not suddenly be altered, for al innouati-
ons are dangerous, although they be for
good. If a man should speak against your
profession and saie, your laive is full of
cauilles, lawiers are roskis, and better a
man loose his right than so labor it by law,
I think you would be angrie, though in
so saieng, he might peraduenture saie
truthe. And so I that knowe both your
callings, and haue heard you both here-
tofore deale in placentinolenis, and haue
felt also some trouble in either your
courts, am not well pleased to haue my
occupation and liuing pincht at, defaced,
and made worse, than anie other doctri-
nis, no more than you would haue ei-
ther your professions or titles ransacked
or called in question.

Ockerfo. I am sorie to heare so much as
I haue heard, wishing amendment, if it
please God, in all estates: but to your
argoments maister Lawier, I will an-
swere, and to you also maister Bromell
with maister doctors leaue, for I am in-
wardlie greeued with you both, as a
Ciuilian man ought to be greeued;

Ciuilian. Although you take my to
from me, yet will I not thinke amis
you, but euer giue place to your p
lon, & honor diuinitie: for as saint P
faith, The word of God is saluatiō t
beleeuers, and therefore necessarie fo
men to heare & so to know: yea the m
she studie therein and harken vnt
the most happie and blessed euerie
of vs shall be, whereupon the pre
reporteth as followeth.

¶ The Preachers replication.

YOur foundation sir, that you
laid to proue your matter with
is not good, nor sound, so that your b
ding cannot stande, but must néedes
to this ground, for thus you saie: Vsu
is not hurtfull except it bée biting.
doe answere, whosoeuer stealeth
one penie from a rich man, is a th
before GOD, and if he steale twel
pence or aboue, he shall be hanged
the lawes of the land, as you best kno
and yet you lose date and al men kno

th

hat here is no biting, but the matter is
his. The lawe hath said, Thou shalt not
eale, for he that stealeth be it more or
esse, is a theefe, because he taketh anoo-
hat mans goods feloniouslie against his
will, being forbidden both by God and
man so to doe. Euen so saie I, whoo-
euer taketh but one pennie of gaine by
couenant ouer and aboue his principall,
for the vse onelie of lending, and in re-
spect of time, he is an vsurer, although
here seemeth no biting at all. For God
hath said, Thou shalt not agree to take
by couenant, anie thing ouer and aboue
thy principall, and therefore it is sinne,
being expresselie forbidden as theft is,
and so not to be vsed among christians,
& therefore is vsurie called a biting, be-
cause creditours are commonlie vnmer-
ciful, and care not what they get,
and whom they vndoo, and so they doe
bite and gnaw poore men verie sore,
yea they make rich men oftentimes
starke beggers. Wherevpon God to
cut off all biting, and the colour there-
of (for if you giue them an inch, they

will take an elle) hath altogither for-
den his people, to take anie gaine a
forions, the rather to induce me
christian charitie, that is, to lend fre
to helpe the needie, & to do as they w
be done vnto, if the case were th
Now when you alledge that you ca
haue your money at your dates app
ted, and therefore in reason you sh
haue a recompence: I doe not denie
that they who keepe your money lo
from you, than by covenant was ag
are to answere for it, and in al lawe
reason must pate your damages and
terest of your money, for so long t
holden from you against your will,
herein he doth you apparent wrong
couenant was there none for gaine t
reaped vpon the principall, so that
is no vsurie, but he onlie to be blam
and to be punished by the purse quan
tua interest, for withholding your p
per goods from you, for so much time,
gainst your good will and minde alt
ther & damages may iustlie be awar
vnto you after ten or twelue in the y

p.6

wed, and no vsurie herein committed at al. Your distinction of these sorts of men, and these sorts of dealing, is rather politike than christian, rather worldly than diuine, although some diuines be of your mind, but they speake of their owne heads, without warrant, and so their deuise cannot holde. For you ought to lend freely vnto all men, rich and poore, lord and gentleman, king and Cesar, for that God being the Lord of the rich, aswell as of the poore, hath vttered, and precisely forbidden all vsurie, amongst al men, that are of the houshold of faith, except perhaps you will say, the rich men are no christians, or not Gods people, the which I trust you will not so much as thinke, much lesse affirme the same by speech. And your example of comfort and fellowship with others, to lend money to them that haue none themselues, & so to reape in common the gaine, that they might make by their industrie and trauell, the same is not lawfull if you deale for assured gaine by contract or chaffe, except you will be aswell content-

ted

led to beare with all losses that might happen, as to reape certaine gaine, by in so doing; where the gaine is uncertaine, and none allured contrary made before hand, I do not take that to be usurie. He doth good, I grant is naturall, and blessed be the good doers: but to make gaine by lending money is unnaturall, wicked and monstrous; what gaine, or profit soeuer come to your friend by borrowing: for your mind and intent in lending, must be to helpe, & not to reape benefit by him that gaineth by borrowing of your money: for be it your friend were like to lose a 100. l. land, for payment of 300 l. and one understanding his need, and the danger that he is in, do lend him 300 l. in money, to save his 100 l. land, that else would be lost, taking nevertheless this 60. l. gaine, & more, in the whole, and having his land in mortgage for a yeere for his own spirituall profit, and to the utter undoing, in time, of the poore gentleman: Herein, as he did seeke his owne commoditie, so did he deserue no thanks at all. And

where

where the gentleman did owe before 360.l. hauing receiued of the vsurer no more than 300.l. now you to shew your self a more merciful man, will helpe this gentleman better cheape, after 15.l. in the 100. crieng out of that other cut throte (as indede, one vsurer cannot abide an other, and euerie one will crie out against his felow vsurer) and so you will take his land on Gods name, for assurance into your hands, hauing a full intent with your selfe to be lord of all that he hath in the end, for except he paie you when you see your time, you wil haue it al indede. Now this gentleman, hauing paid 20.li. in the hundred, and to you againe 15.li. he is to repaie 105.li. ouer & aboue the 300.li. that he borrowed for two yeres onelie, his debt rising after two yeres 105.li. aboue the principall. And now for feare the chauncerie, or therchequer, or anie other court should remedie this mischiefe, for taking so much land for so little money, you will be contented, that he shall still paie 15.li. by the yere for euerie hundred, til

it

it come to the quarter, or halfe value of the gentlemans land, and then you will lend no more, except you may haue your money, which he is euer the lesse able to paie, the longer that he borrowed vpon vsurie, & so in effect, the poore gentleman loseth his hundred pound land for euer, for the onelie borrowing of 300.l. in money, and the forbearing of the same money, for fiue or sixe yeares, thereabout. Is this charitie? is this loue? is this godlinesse? had it not beene better for the gentleman to haue sold his land outright at the first, and so perhaps to haue receiued 2000. l. and vpward at the least for it, than thus to leese it for 300. l. with the vsurie of fiue of the yeares? This is the goodnes and naturall dealing of vsurers with plaine meaning men, God turne their harts, and send them better minds. But to colour your doings the more, you saie further, that this ouerplus taken, is neither against nature nor against lawe, for if it were against nature saie you, it should be forbidden vniuersallie, whereas God

hath giuen leaue to lende monie to the ſtranger for gaine. I doe anſwere, that vſurie in his owne nature, is vniuerſally hurtfull and againſt nature, as all the morall precepts are, and yet God may permit or allow the vſe of it, as he liked well, that the Iſraelites ſhould rob the Egyptians, and yet theft is damnable, and againſt nature, and vniuerſally forbidden, where God hath not allowed of it. To worſhip images, is alſo forbidden, as a thing againſt God and nature, and yet God ſuffered the Cherubins to be erected, and allowed of the braſen ſerpent, but particular examples permitted by GOD, muſt not exclude vniuerſall lawes. And you knowe, wee line by lawes, and not by examples.

You ſay further, that this ouergaine is a reward giuen, and reward may bee taken for good turnes doone. Indeed if you would ſtand to the curteſie of the lender, and not hope for gaine, if anie thing came vnlooked for, or vnhoped of, I doe thinke you might take ſome ſmall preſent with a ſafe conſcience, but thoſe

rewards

rewards and gifts that you receiue, or
inforced paiments, and by former con-
tracts and couenants assured, for els
you would not lend money: and there-
fore you giue a wrong name to your
vsurie gaines, to call them gifts or re-
wards, for they are rather compulsorie
debts, and violent bargaines made, a-
gainst the will altogither (as God kno-
weth) of the needie and poore borrower:
for indeed necessitie maketh men often-
times, both to praie hartilie, and to pai
derelie, that would else full gladlie bor-
rowe freelie. Yea blame them not, that
beeing driuen to an extremitie make
greater offers, than they are well able
to performe, or to beare the burthen of
them, because need maketh the old wife
to trot. And what though worldlie
lawes in some respect doe allow this
shewisaunces to auoid further inconue-
niences, as single whoredome in some
places is tollerated, that men might
keepe their wiues to themselues in bet-
ter safetie: yet God forbiddeth expresse-
lie, as well the one as the other. And

therefore

therfore where lawes are made against Gods lawes, they are euermore vngodlie and wicked, what colour or glose soeuer you doe set vppon them. And what though charitie bee colde, what though men will not lend freelie, shall therefore men be allowed or suffered to lend wickedlie? Better the woorlde were ouerwhelmed, and mankinde wholie destroied, rather than sinne should openlie bee maintained, and God thereby altogither defaced. And where you seeme to saie, that Gods lawe doeth allow it, in the nineteene chapiter of Saint Luke; I would you and all others committed such heavenlie vsurie, and mocked not at those talents which God lendeth man to bestowe, for so you should be Gods good seruants, if you bestowed your talents committed to your charge accordinglie. And where it is in Deuteronomie: Thou shalt lend to a stranger. Indeede doe so still, that is, to an infidell, to a Turke, and to him that is not of the houshold of Christian faith, for that is the next waie to vndoe him,

so that as to kill a Turke, or an infidell in the quarel of Christs religion is lawfull: so may we oppresse him, bite him, yea and eate him out with vsurie, the readiest waie forthe to bringe anie man ruine. And I doe not thinke, that the common lawe of England did euer beare with vsurie, although som statutes haue tollerated vsurie. I doe knowe that kings in all ages haue banished vsurie out of this land, as well before the conquest as since, & amongst the rest, king Edgare did vtterlie forbid all vsurie. And since the conquest, king Edward the first, who did send out of this realm, as well such bankers, as came from the Pope Gregorie the tenth, called Caursini, and were brought in by one Stephan the Popes chapleine, in the time of his father king Henrie the third, as all maner of Jewes at that time, with whom the realme was maruellously pestered and oppressed also with vsurie, their proper art and profession, whersoeuer they dwell, who surely doe verie wel obserue their lawe, for they taking all christians

to

to bè ſtrangers to them, to lend to them for gaine wherſoeuer they be dwelling, neuer lending one to another, otherwiſe than freely, without hope to receiue anie gaine at all of them. Your argument of plate, is of no force, for plate weareth and conſumeth away, and commeth oftentimes broken, and is at his perill that letteth it to hire, and muſt be returned in the ſame forme as it was deliuered: whereas money returneth without loſſe in the ſame kind onelie, and of the ſame quantitie and value, & hauing changed the property, is at his peril that firſt borowed it. And likewiſe, lending diuers coines of gold and much money to a banker, to receiue the ſelfeſame ſome againe, may bring gaine without vſurie: but this is not properly called Mutuum, a lending, but rather Commodatum, a letting to hire, becauſe the propertie is not altered, but abideth ſtill in him that did let it to hire, who muſt abide the perill of it, if any miſhap doe chance otherwiſe than wel, without his fault that toke thoſe goods to hire.

Your couenanting and bargaining
haue part of the gaine by your mon
lent: with allegation, that you mig
lose in a bargaine for not hauing
said money, doth shew that you go ab
nothing more than to cloke vsurie,
to maintaine the practise of it, by all
shifting and colourable meanes you
And if you saie, therefore you will
lend, because you may not make y
owne gaine, I saie vnto you, that
you are an vnmercifull man; and
seruant of God: in that you turne y
countenaunce from him, and will
lend him money, that being an ho
man doth offer to put you in good
rance for restitution. And still
would haue vsurie to be a lawful tr
and for nothing will you agree that
rie shoulde bee simpliciter a sinne,
whoredome, adulterie, and theft
and yet GOD doth so name it. Aga
your lending to another, to saue
land, and to benefite your selfe ther
is no thanke to you at all, but a dis
and a couetous act, directly against
notw

notwithstanding the good whatsoeuer it
e, that your neighbour receiueth there-
y. And what though your neighbour
e saued from famine, in time of ex-
reame dearth by lending him corne,
hen to receiue an ouerplus at a twelue
noneth after, yet are you wicked that
lend for gaine, when men had most
ede of helpe and frée releefe. And belike
is you and such others, that are the
use of such dearth: for nothing causeth
arth of all things so much as vsurie,
by vsurie the prices of wares are
ised, victuals are the dearer, and they
at woulde labour and turne vp the
ound, cannot for want: whereas the
ealthie folke that haue most money,
e most idely, without doing any thing
e, but making monie of monie, an euil
sh of meate for him to feed vpon that is
hungred, and yet surely a thing most
t for vsurers to eate vppon. Yea I
old that al vsurers had none other food
nourish their earthlie bodies withall
hen they were most hungrie, and to
e vnto them as was said vnto Crassus

being dead, Aurum sitisti, aurum bi
Thou diddest thirst to drinke go
which gold the Persians indede m
ted and powred into his mouth, when
was dead and slaine in battell. N
sir I pray you, who speaketh more w
charitie? He that counselleth all me
lend freely, or he that willeth all me
make gaine of their money? Surel
wil say, when you seke your own ga
chiefly, there is no charitie nor lou
you at all, although you take but m
rate gaine: for not onelie biting usu
but all usurie is against charitie, bica
it is iniurious, sinfull, and direct
gainst God, euen as theft is, be it n
so little. But still you run to dimi
this offence, with the wings that a p
vpon an hundred pound biteth not.
I say vnto you it is an iniurie, it
wrong, it is a thing forbidden by
and therefore a sinful déd, say you w
you will. There is difference inded
twixt the biting of a dogge, and the
ting of a flea, and yet although the
doth the lesse harme, yet the flea do
bi

lte after hir kinde, yea and draweth
lod to. But what a world is this, that
en will make sinne to be but a flea bi-
ing, when they see Gods word directlie
gainst them? And thus you run to the
ropertie of the word, and so trie it in di-
ers languages, which indéede signifi-
h a biting.

And now you triumph and saie your
leasure, that a man may be a little
ught, so that he be not altogither stark
aught: well, God gaue this name in di-
rs languages after this sort, that such
ce might be the more abhorred. For as
olling is forbidden, so is picking also,
d although in mans iudgement, the
e be lesse than the other, yet before god
is a transgressour of the whole lawe,
d as giltie of death & damnation that
th picked, as he that hath spoiled. And
in déede it is to be saide, aswell hée
all die the death and not liue that hath
ken little, as hée that hath taken a
eat deale, because the lawe of God
th forbidden all manner of vsurie
hatsoeuer, and will not in anie wise

that anie thing shall be taken ouer a
aboue the principall lone. For God
will is, that lending should be vsed,
it ought to be, that is to saie frælie, wit
out anie hope of gaine at all, that cha
tie thereby might be the oftener exer
sed betwixt man and man. But you
not abide this charitable dealing,
therefore comming to the græke and
tine word, which both doe signifie
birth, you make a iest of the little p
tie babe that a hundred pound bring
forth but a bare penie. Well, I
tell you, how little soeuer you thin
it to be, it is the babe of darknesse,
it is inough to bring you to hell fire.
measure things by the value, and not
the breach of Gods lawe. Adam and E
thought it a smal fault to eate of the
bidden fruit in paradise, and yet you
what followed of it.

They lost euerliuing ioie by it, they fe
the smart of this miserable world, a
were banished out of Gods presence,
all their posteritie after them for eue
had not Christ of his mercie in the fu
nes

nesse of time, bæne our redæmer and appeased the wrath of our heauenlie father. So that the thing it selfe, is not so much to bæ respected, as the doing of it against Gods will and commandement, who forbiddeth all sinne. And although it may bæ thought, that I am somewhat nice, and minse the matter ouer finelie: yet let men remember what they ought to doe, and what God requireth of them, & I doubt not, but they will think that I haue said little inough. And now you returne to your thræ sorts of men: vnto the which I saie vnto you, that in Gods presence and before his maiestie there is no respect of persons, that are of one faith, & alwel doe you commit vsurie in lending to a king forgaine, as you doe in lending to a powre wretched man, although you do not bite so much the on as the other, bicause vsurie is forbidden in al degræs, say what you wil: neither are circumstance, time, place, nor person to be considered in lending for vsurie, na more than in the very nature of robbing: mary, if you would lend frely it were an

other matter, for then I would wi
and it is reason also, that euerie man
the chefest regard to the poore and
die person. Your allegation of th
texts: Giue to euerie bodie that aske
and praie euer, and praie without c
sing, and be alwaies glad, doe nothi
hinder, but that all vsurie is damnabl
for although those texts are to be co
passed within certaine bounds, and ha
their limitation by circumstances,
reason would, and Gods word in oth
places doth verie well allow therof, y
all maner of vsurie is alwaies euill, b
it neuer so little, bicause the Lord G
hath plainlie and expreslie saide it, a
that the contrarie cannot otherwise b
gathered in scripture. And so I saie
all your other texts that you doe after
wards infer, they haue their proper in
terpretation and restraint: and yet ta
king ouerplus for lending, it is alwaies
sinfull, bicause there is no interpretati
on nor conference of anie text in scrip
ture to make it otherwise. But still to
maintaine your argument, you saie that

men

men doe not take money for lending, but
because they lose their gaine in the
meane season, that they doe lend, and
sustaine losse and harme perhaps, for
that their money is out of their hands.
Thus I see you seeke to mocke with god,
for I saie plainlie vnto you, you ought
not for anie respect put your money to
gaine by lending it. But according to
your profession, you bring out your sta-
tutes of 37. Henrici. 8. where vsurie is
tollerated, if it be not aboue ten pound
in the hundred, and this statute you doe
like well, but the statute of 5. Edward. 6.
you like not at all, where vsurie is alto-
gether forbidden. Well I am cleane con-
trarie to you: for I like king Edwards
statute best of all, because it is agreeing
to Gods word, and I cannot in any wise
allow or like king Henries statute be-
cause it is against Gods word, to haue
anie such tolleration in anie christian
common weale, no more than theft, ad-
ulterie, or murder are to be winked at.
On you go still, and put this case. You
haue a great aduenture beyond the seas,

and

and stand in hazard of your returne, you thinke: as who doth not? You s thus to your frend. If your goods co home safe, you shal be in good case to b a gentleman, or your neighbour a pinch, mary otherwise, if by mishap y goods doe perish, then are you cast so hinde hand, that you shal scant be able hold vp your head, much lesse be able helpe others. Therfore if your frend (i you) will beare with such losses v your aduenture, as may casuallie happ after the rate of 12. or 14. in the 100. so much as he shal borrow, then wil y be contented to deale with him, oth wise you will kepe somewhat in st against fowle weather, and not depe with that which you haue in assured p session to haue nothing for your labou This (as I do remember) is your spe wherevnto I answer. If you will aswe take nothing at all, if no losse do happ to you in your aduenture, as be assur to haue something, if anie mishap do chance, e deale plainlie in your doing without fraud or couin: then I do think

it is no vsurie for you to make such a bargaine, bicause the gaine aswell as the losse are both vncerteine. After this you put forth a matter as though it were a pitiful case. A widow hath left hir by hir husband. 500. li. in money, & for six small children that cannot helpe themselues, 200. li. for euerie one, to be paid vnto thē when they be of yéeres, and you say what shall the widowe doe? How shall these children be kept, neither she nor hir children hauing anie trade, to increase or maintaine their substance? And therfore what other thing should be done, but to let out their money for reasonable gaine, rather than the widow & children should perish, & their goods waste awaie? I doe answer still, that no vnlawful trade is to be vsed, to aduance welfare. Neither doe I allow of your order in London for orphanes monie, bicause it hath no ground vpon Gods word, but rather vtterly forbidden: for God hath no regard to these circumstances and pitiful cases, but willeth all men to liue as he hath cōmanded by lawfull trade, and in his feare. And if

the

the vsurers money is damnable whic
is bestowed for redéeming of captiu
from the infidels, and marrieng of f
therlesse maidens: what shall we sa
of this money, which is giuen for t
maintenance of orphanes and widowe
Is not the case all one? And is there n
waie I praie you for orphanes and wi
dowes to thriue by, but onlie with g
ing alwaies into the deuils dunge
and séeking out these crooked corners
wicked ockre and damnable vsurie? I
there no waie to be vsed by frends, wit
bieng or selling to doe good to this wi
dowe or hir yong babes? Is there n
farme to be bought for money? Is ther
no occupieng that will doe good, but one
lie flat vsurie, a thing so vnknowne here
tofore, as nothing lesse knowne, and be
ing knowne, so abhorred, as no man
coulde abide them that were knowne
manifest vsurers.

Now Lord God haue mercie vpon vs,
what a world is this?

You put another case of a seruing man
that hath no trade to liue by, bicause he
hath

hath béene brought vp onelie to wait vp-
on a gentleman, and to doe nothing else,
and bicause his master is dead, and hee
can get no seruice to liue by, you will
in any wise, that whereas he hath a lit-
le money lieng by him, he may liue by
the gaine thereof, by putting it out for
time. I doe answer, that he ought not so
to doe, bicause God would not haue him
so to doe. And for this matter I will al-
leage vnto you saint Augustines saieng
vpon the psalme in this wise: Audet e-
tiam fænerator dicere, &c. The vsurer
also presumeth to say, I haue none other
trade to liue by: so may the strong théefe
saie when hee is taken by the throte
with the maner, so may the burgeler
saie, when he is laid hand on, in com-
mitting burglarie, so may the bawde
saie, that selleth yoong maides to bee
common harlots, so may the sorcerer
saye, when he or shee enchanteth euill
thinges, and sell their enchauntments.
And whatsoeuer like thing we shoulde
go about to forbid, they might all an-
swere, they had none other waie to liue
by,

Augustí. Psalm.128

by, and to finde themselues, as though that this were not chiefly to be punish in them, because they haue learned th art or occupation of lewdnes to get the liuing by it, and will thereby feed them selues, whereby they offend him, by wh we all are fed. Thus farre Saint Au gustine.

For your shipwracke, thus I answer That where you pay ten in the hundr poore folke shal fare the worse, for whe you make your sale, they shall paie fo your vsurie to the vttermost, and you sute obteined, you shall bee answered your money and your vsurie, to the las farthing by them that shall deale with you: and so poore folke shall alwaies be racked, and the common weale here by shall feele great smart thorough this wicked vsurie. You sate further, if one depolite his monie to another man, and the same man doth increase it, without your knowledge, that then it is reason you should haue the gaine. I doe grant this to be true, and very reasonable also. For as master Ciuilian knoweth better

than

than I doe, the money that was put in another mans hand to kæpe, is his that did depolite it, and not his that had the kæpling of it. So that if the money had bæne lost by some great mishap without anie plaine negligence, or knowne follie of the kæper, the owner shoulde haue borne the losse, and not the kæper of the saide money. A good lesson to teach him and others, that put such men in truste, to make choise of a better heereafter. Then if the losse should be his that was the owner, it is good reason, and a thing also agræable to nature, that the gaine likewise should bee his, that was lord of that money, whereof the increase did growe, and without the which anie gaine could not else haue bæne made at all.

But still to helpe your selfe, you bring in a croked question, and call beyonde the moone, asking: What if the debtor shoulde faile, as manie times they doe, and then all is gonne: were it not reason to bee assured of some gaine before hande, for feare of such harme?

I doe answer, that you will be sure to
harme, vpon the casualtie of harme,
might happen, which is vngodlie in
to doe, for that you witting and will
do offend against your owne conscien
At last you come to breaking of dai
forfeiture of obligations, and thinke
haue wrong if you may not take vsu
for wanting your money a moneth,
or three after the day: I do say vnto
as I haue said before, that in this
you may lawfully aske interest, and
forbid but you should bee considered
the time, because you haue sustained
thorough breach of couenaunt and
disappointed thereby to your great hi
derance, as it may fall out. And no re
son it is that you should lose for an
thers benefite, and feele smart of you
owne goodes, when another shall reap
profit by it against your owne good will,
for your great good will erst shewe
vnto him before. Neither can this be
any vsurie at all, because there was no
bargaine for any ouerplus to be had for
the receipt of that money, if it were paid

at

the daie, but onelie a forfeiture of a
for not képing touch, the bene-
thereof, the lawe doth cast vppon
the bodie, where couenants be not
kept: and good reason it is, that
should so be, for the bonds bee reaso-
able, and the forfeiture not excessiue:
for if you come to a rate, and wold
haue fiue haue ten or twelue vppon
hundred, either appointed or tollera-
ble well for common benefite, in deal-
ing betwixt man and man, as also for
easing the couetousnes of gréedie cor-
morants, whose insatiable mindes no
interest gaine will satisfie: and this
thinke verie good for all parts. But
not of your mind, because God is
with you, and therefore I doe abhorre
the allowation of vsurie: much lesse will
I yeld to anie allowing of it at all,
whereas I wouldne wish, that there
were straight lawes to forbid vsurie,
as there be to forbid felonie or murder,
yet it the rather by this meanes
should abounde vniuersallie, and men
should lend to all men freely, as GOD
hath

hath commanded, and nature requi
for surelie I doe thinke, that cha
warmth colde in this age, for wa
knowledge, not but that preachers
with this murder, as much as with
other offences, but that the hearts
not perfectlie knowe, or at the le
are not fullie persuaded, that all
is sinne, as theft, murder, and
offences are, without blanching or
pering of it at all, for no doubt, if
did knowe it indeede to be so h
a sinne as it is: I woe thinke ver
there were anie feare of God in th
all, they would not bee so still as
are nowe, nor so hard harted, to
drawe their christian charitie from
brethren as they doe, and to ru
long into so bottomles a gulfe of all
kednesse and abhomination. Wh
knowledge and consideration of
offence, I praie God, may enter in
mens harts, that they may the
amend their lives, thorough chari
dealing, with their brethren in C
to the high honour of GOD, and
g

at aduancement of his moſt holie

And now to you, maſter merchant, I
ie you hartilie, remember God in the
eſt of your occupieng, and deale
willinglie againſt his will. If one
ld call you theefe or murtherer. I
ue you would be verie angrie, and
e that proueth you an vſurer, ma
you ten times worſe than a theefe,
as euill as a murtherer, yea this
I ſaie, it were better to winke at x
ed pickpurſes in London, and leſſe
e ſhould they doe, than to ſuffer the
ging of twentie knowne vſurers,
man may kepe his purſe from pic
and cutting, and if one ſhoulde
it, there were but ſo much gone, and
n would bee wiſer afterward, and
s would take heed by his example:
from an vſurer none can bee rid
hath need, being once entred: for
will not leaue a man, till he haue
one him, euen to the verie bones,
hee is not worth the ground hee
on. But to your reaſons, you ſaie

if the assurance of gaine be taken a
there can bee no trade nor barga
amongst men at all. Sir, I doe
that anie man forbiddeth you to
gaine of your owne lawfully: ma
be a lime seller, to gaine for daies,
neth, and yeeres, and to make the
shining, which GOD sendeth so
vnto vs to bee the fruite of your o
eng, and to make money of mone
the verie act of lending: these dea
I doe saie, are most abhominable
sight of God and man. Yea with
face or countenance I praie you, c
looke vppon the sunne, that doe so
such a light sent vnto vs from God
how can wee number our daies
yeeres with a cleere conscience, th
thus moste horrible defile god
with our lewd dealings? For whe
we should the rather loue one ano
seeing God doth loue vs all, and sen
this brightnesse to shine ouer v
all our comforts and welfare, and
nie faire yeeres to enioie Gods bles
vppon earth: wee turne the ben

this light, and this time, to the vtter
ing of thousands our dere brethren,
ing the sunne shining, and conti
ce of yeres, daily to increase our
most vnlawfullie, to the decreas
others, that haue to deale with
For surelie this kinde of len
gaine, is the pulling of all o
, and the destruction of trades,
men that hir dere, must sell
n else beare the lolle themselues,
often doe, and so are vndone in
. Besides this, there is a great
litie betwixt the lender and the
er, wherein the iust proportion
conscience is broken; for why
one haue more for his gods then
are worth, or rather why should
haue for nothing, more than his
pall: For when I haue borro
money, the propertie is in me, and
lord of it, and so much as com
to my hands in money or gods,
ght in right to repaie the value of
time appointed, and no more than
was worth at the time of deliuering.

For if one take more than his pa
part, in respect of time, he taketh
which is none of his, which is p
theft, and a deede contrarie to n
yea it is both against Gods lawe
mans lawe to. Now the harme th
cloth hereof, is verie great, for the
part of men are hereby in such p
presses as the wealth of the wo
meth to the hands of a fewe idle
thed caterpillers, that doe noth
the world but eate up whole co
countries and kingdomes. It is
ten Sapientes. O Thou O God, d
Sapien. 11. deales all things in measure,
and weight, how then, he that
deale truelie, according to measure
but false weights, the same man
wo, while he liue upon earth, for t
doth wound his owne conscience
filthie, offendeth God greeuouslie
breaketh the lawe wickedlie. And
measure I praie you, doth the
keepe, that taketh more than he
put? For one pecke lent, two, t
plume againe, more than his owne

quarter, yea ſome times, more
halfe. For a pecke of wheate lent, a
n at the yeres end. And what rea-
ſon is, that for one pecke lent, a man
ſhall haue more than one pecke a-
gayne? was his owne before, for
ſmuch a mans owne, no man ſhould
by all lawes of right, conſcience, and
And where you ſaie, that men
not lend freelie, and therefore it
neceſſarie, men ſhould be ſuffe-
red to lend for gaine, leaſt otherwiſe
more part of men, ſhould ceaſe for
euer: I ſaie, if euerie man would
in his trade and calling, as he
is doe, in the feare of God law-
fully, there would be money inough,
men ſhould not want of other
for plentie, that liue in goodlie. Againe
you ſaie, this is a pitifull hearing
amongſt chriſtians, and a great token
of vnciuilitie and gentilitie, when we are
vnwilling to lend freelie, ſeeing God
hath commanded vs ſo to doe. And
alſo if we liued, as we ought to doe,
we would be free lending, and great

plentie of money everiewhere. [illegible]
touching the necessitie you speake
that men should therefore be suffe[red]
lend for gaine, least otherwise the
part of them should starue for
tell you plainelie, you speake in this
halfe, rather like a man, that
ter deale with drosse and money,
iudge of good reason, or anie godli
at all. For by such your speech,
usurie should be holden for good,
cause the rich will not be liberall,
aduiterie should be esteemed equall
chastitie, bicause manie men will
forbeare their neighbours wife.
sir, both you and we all ought to
sider not what is done, but what of
ought to be done, and so far to d
as we may, and are allowed to do
God, and good lawes. And I sai
ther, if vsurie were felonie, and
prince intituled to the offendors g
and no fauour shewed, there would
store of money, the rather, through
great occupieng that men would
hauing Gods blessing and inough, w

all vnlawfull trading were vtterlie for-
bidden, vppon such paines. Neither
ought men to make the most of their
owne, that they can, as you saie, o-
therwise than by the lawe they may:
for so, the euill woman may saie, that
bicause hir bodie is hir owne, she may
doe with it what she list, and companie
with whom she pleaseth for hir best
profite and auaile; whereas GOD
hath commanded, that euerie bodie
should kepe his owne vessell pure, vnto
holinesse, bicause we are all the images
of God, created to his likenesse. And
thus being forbidden to deale vnlaw-
fullie, it doth not followe that bieng
and selling are by this meanes taken
from you, nor yet exchanging one thing
for an other, barred anie thing at all.
But to lend contrarie to the nature of
lending, which should be free, and so
make another contract, than euen God
of nature deuised, to aduance your gain
thereby most vngodlie: surelie such
kind of dealing, I must needes saie, is
vtterlie and chefelie forbidden, vppon

paine

paine of damnation. But to haue your vnlawfull doings borne withall, you alledge that you doe lend to the prince in time of neede, and that the nobilitie and gentlemen are much aided by your lending, and that neede will be alwaies, and men shall euer haue neede. I will answere you, cursed be that lending, that maketh the borrower go a begging, that vndoeth the state, that destroieth nobilitie and gentlemen, that driueth the prince, to seeke aide of his subiects, by parliament, to paie his debts. For it is your vsurers, and none other, that hauing the prince behind hand, with taking twelue and fourteene in the hundred. A strange people, that take vsurie of their prince, hauing their assured defence, their louing nurse and their chiefe safegard. But you will saie, your merchandize, and your occupieng shall decaie, if your money be out of your hands, and therefore you must for bery necessitie make money of your monie, or else haue it in your owne vse, otherwise you cannot liue. Then I see wel,

you

you will not lose, for the prince to gaine whatsoeuer charges his maiestie sustaineth, as of late hir maiestie did, in suppressing those godlesse traitors, & Romish rebels of the north, to hir immortall fame: you still will be gainers vpon the Queenes cost and perills, vnnaturall subiects I must call you, and vnmerciful citizens, that will haue such certain gain, vpon money so well bestowed, for the welfare and safetie, not onlie of all your goods, but of all your liues. And here you make a great matter of your lending, others haue lent as well as you, & more than you do, and yet were they lewdlie not withstanding, & banished the realme for their vsurie. The Iewes, I meane in king Edward the first daies, dwelling in the old Iewrie, did lend in greater quantitie, and better cheape to the king, than the English men did. But what thanke is that to them, or to you either, that lend vngodly for gaine & profit only. And where you alledge of needs and want, that want must be, & men shall alwaies haue needs: I doe assure you, in mine

opinion,

opinion, this your vnmercifull vsurie, is the cheefest cause of all want & neede. And shall I saie as I thinke? It was one of the greatest causes of the late rebellion, next after their horrible lothing of holesome religion: for had not most part vnmercifullie, for that which they borrowed, and grewne thereby so deepe in debt, through vsurie, that they were not able to paie their creditours: they would neuer so desperatelie, as I think, haue withdrawne themselues, some of them I meane, from the obedience of their soueraigne Ladie and prince. And therefore I saie, their needs which did growe through vsurie, was after a sort the cause of their naughtie doings. And of this, they may thanke some of you greedie merchants, and others, whom no reasonable gaine other wise can suffice, but still are heaping gaine vpon gaine, this waie and that waie deuouring noble men, and gentlemen, euen to the verie hard bones, till their goods and landes be quite and cleane made awaie, and they, as vnapt for welfare,

sure, as you are of honestie. You call this citie, the Queenes chamber: if you continue still as you doe, you will perhaps turne it to a chamber indeed, yea a chamber onelie, and no citie, and a verie small towne for Englands welfare. God bee mercifull vnto vs, and grant charitie and loue amongst vs, that we may saie, as Saint Ambrose saieth of Theodosius the emperour in a funerall sermon. Who feigning the said emperour to be asked of the angels in heauen, what hee did vppon earth, made them answere, no more but this, Dilexi, I loued, which loue indeede, is the fulfilling of the lawe. And so I praie God, we all may make that reckoning, when wee shall come to that generall audite in the latter daie, that euerie one may saie truelie and vnfeinedlie, Dilexi, I haue loued. But you saie, the exchange is lawfull, and that trade you doe vse most commonlie in lending and putting out your money, as it goeth vsuallie in the street, and this you saie, no man can mislike: I doe answere: Would God you vsed the

Ambrose in morte Theod.

the exchange, as it should bee vsed in
deed, and made it not a cloke for vsurie,
giuing a good name to a naughtie deede,
for as you doe vse it now, it is none o-
ther, than flat vsurie, colourablie cloked,
vnder the name of exchange. I cannot
denie but the exchange is good, when a
verie man helpeth his euen christian,
to haue the same value in another place,
disbursed to him here at home, and deal-
eth so truly with his neighbour, as he
would that his neighbour should deale
with himselfe in the like case. But the
exchange is now vsed onelie for gaine
to themselues, and not for good to o-
thers, to benefite themselues chiefly, and
not to helpe their neighbours need. If
merchants were as they should be: that
is to saie, fresh occupiers, and aduentu-
rous dealers in their countries, like
merchants, they might serue princes
necessities, and furnish their ambassa-
dors with value for value, at an equall
rate, without making merchandizes of
money, the most diuelish deuise that e-
uer was inuented by man, to vndoe all

estates

states and countries. The exchange is then offensiue, when more is receiued in respect of time, than was deliuered; and therfore to speake how the exchange riseth or falleth, is nothing else to saie, but that good men must bee forced to paie, according to the couetous mans desire, that regrateth all golde and siluer into his handes, to make a scarsitie, and holding the masse in his power, will not let go anie part of it, without excessiue returne, and so cause men to paie in respect of the moneth, more than they should doe to receiue vppon the sight, within three or foure daies after the exchange is made. And I praie you, how is measure, weight, and number kept in this kind of dealing, except you will say, the time must bee reckoned as a part of your gaine, which dealing is vnlawfull, and forbidden by God. Therefore let euerie man giue value for value, pounde for pounde, ounce for ounce, as thinges are worthy, and then iust proportion is kept, as it shoulde bee, and euerie

mans necessitie serued aright without vnlawfull gaining, in respect of time. As for example. If foure ounces of English money, which is one pound weight, or twentie shillings tale, be worth 23 shillings, foure pence, flemish in pound weight, or pound tale, then is the exchange haue so much and no lesse in Flaunders, and let him not pate any thing ouer and abaue, for any respect either of time, charges, or for any other consideration whatsoeuer. But you say that if trading for money vpon money bee a hurtfull thing, and an offence to God, then is bieng and selling also vnlawfull. God forbid. And this is my reason. In bieng and selling, your gaine is not alwaies certeine, as it is in vsurie: for hee that bieth land this day for fiue hundred pounds, shall not alwaies be sure to gain a hundred pounds by the bargaine, but sometime hee loseth, and cannot haue his owne againe. whereas the vsurer is alwaies sure to gaine, whosoeuer loseth, hauing good and sufficient assurance alwaies for his

money

ney. I grant that euerie man may
ake the best of that, which hee hath in
s owne possession, by lawfull trade and
dealing, as the lawes of GOD and
ne haue ordained: but alwaies I
ould wish, that charitie should be vsed
in pargaines. And in anie wise I
ould haue this vngodlie and diuelish
ise to get money with money, to bee
erly banished, a thing so monstrous
nature, as if thorns should beare figs,
nes should bring forth lively crea-
es. But what doth not the vnsatia-
e greedinesse of man deuise, and ima-
e with himselfe, to increase wealth,
d to heape vp riches together? And es-
ially what doe couetous merchants
e vnthought of vndone, to get goods
to their hands? A kinde of vermine
ordeined to scrape vp money, that ma-
y of them oftentimes fall out with
earest friends they haue, for the va-
e of a penie. And rather than they will
ose willingly to anie losse, they will
e such paines, that all worldly welth
not so much worth. I praie God that

some of them do not prefer mony be
God and their owne soule health. I
read in an old writer vpon the law,
thinketh it a thing almost impossible
these worldly merchants to be good
stians. Belike he speketh it because
chants are cõmonly giuen to vsurie,
sunked so deepe in couetousnes, tha
are drowned in it: which vice inde
rot of all euill, the greedy searcher
hidden gaine, the bottomles whirl
of all apparant spoile, the gainers
selues, neuer fortunate with the fr
benefit of ỹ goods they possesse, but
being most miserable & hungry, by
toine strange greedy desire to hepe
togither, are swalowed vp with th
saciablenes therof, & cast headlong
pit, to liue there with the diuel & his
gels. Another saith, that a merchant
pieng vsury, is a person abhomina
worthie to be lothed of all men, fo
gain (saith he) is most filthy. I pra
therfore m. Gromel, make this tol
ier an vntrue saier for your part, la
the worship of this cõpany, and wit

Alex. consi. 46. pauci vtur. vol. 4.

lea

...me: & amend you one, & be a merchant ...ard, which is a worshipfull calling, & ...not so much harken to the diuels so...stry, that you will not allow the true ...almighty logike, & godly reasons of our ...mouly father, least confusion be your ...both in this world, & in the world to ... But M. Doctor it had bene my part ...haue giuen place vnto you, whom we ...selue to heare in both lawes al wel ca... as ciuill: bicause you are a professor ...them both. And to say the truth, your ...ling and profession is to dele in these ...ters by order, & taking knolege ther, ...punish by censures of the church, & ...r shil herin is better than ours, as M ...ter hath said before me, and somwhat ...ged mee w our much intermedling ...particular trial of this offence. Law... is truth sir, touting my quarell for ...great heate, & now I would gladly ...swer you in my heat for many things ...t you haue said, but perhaps I should ...d: although to say truth, al that hath ...n said hitherto, shuld be vnder correcti... of M. Doctor that hath in these things

most skill, and can put forth no lafe
one houre, than we are able to allo
a whole yeare: who if he can by his
ning, after your diuine preaching b
bs to such certeintie, as to make m
Cromell here to lend vuerie one
freely an hundred pounds before w
part: I would call him another Cy
Rome, that is, hee that had a
mouth, wherewith to speake and
his minde. Cromell ganner. My pu
mine owne, and before I lende, I
knowe how to come by it againe
in my lending I had need to tak
hed, what I do, least I be fir
but vppon in the pulpit, next b
into the exchequer, and talkie to ap
in the Arches before my lorde of C
terburie and his officers. So that I
my boy here, are both beter, God b
vs, and long it will be before we
to beare office in London, by such
of oration and preaching, althou
must needs late, you doe much a
me, maister Mckerto, with your ter
threats and curses from God, whe

sometime at that point, that al-
I cannot tel wel how to turne me.
reto. Assure your selfe sir, the hay-
vsurer vpon earth, and the greatest
that may be, is to helpe the needie
pore: for he that freelie lendeth that
, doth lend to God for vsurie, who
infinitelie reward and send him
gaine aboue all expectation. And
se maister Doctor, we all now pe-
you to saie your minde, whom we
all to heare, that God may be prai-
and we all edified according to your
learning and doctrine.

¶ The Ciuilians or Doc-
tors oration.

Ou loke for more at my hand, than
I am able to performe: I would be
to saie what I knew, and rather vt-
my lerning plainlie, then seeke much
tonsfate anie of your opinions expres-
although I may incidentlie, and by

the waie touch some thing perhaps,
hath beene said. And yet thus much I
vnto you, you shall rather here whe
haue read and gathered of others,
knowe mine opinion already, tou
the verie pretiletes of all vsurie, so
as mine oration shal continue, alth
I may seeme to shew some heat, as o
sion shall serue in detestation of w
dowings and extelline gaine. After w
it may happen vpon farther speach,
priuate conferences amongst vs, you
knowe the very bottom of my mind,
the reasons that moue me to affir
some of you haue said. In the meane
son, I praie you haue patience, and
not interrupt me, till you be more w
rie with hearing, then I shall be
speaking: for I tell you, we profess
of learning, do loue oftentimes to h
our selues speake, being more redi
then fruitfull, better stuffed with s
then fraughted with skill, and more
dle oftentimes rather to talke m
bout the matter, than able to

much to the matter. And yet bicause
my methode or order as good: I will de-
uide my speech into fiue or sixe seuerall
parts.

And first I will shew what vsurie
is, and where, that we may knowe cer-
tainlie wherof to speake, and laieng our
foundation sure, may the better proceede
in the rest of our talke.

Againe, I will shew that the same
is euill, and by what lawes forbidden,
and for what causes.

Thirdlie, I wil vtter diuers kinds of
contracts, and trades in bargaining com-
monlie vsed, and therewith shew what
the exchange is.

Fourthlie, I will shew what is not
vsurie, and what difference there is be-
twixt interest and vsurie.

Fiftlie, I will shew the punish-
ments for vsurie, and therewith al-
leage such examples of all ages, as shall
come to my remembrance, in the de-
testation of vsurie and all vsurers, vni-
uersallie.

& Lastlie, I do mind vpon farther re
ference, and private debating to
mine opinion, what is expedient
done at this time. Usurie commeth
the latin word Usura, and according
the nature thereof, it is called so,
ble that men haue of things borro
It is called in greeke a birth, because
money bringeth money.

In the hebrue tong, it is called a
ting, because they that borrow and
ouer and aboue the principall, more
they borrowed, in the end shal be bit
with such want and penurie, that the
ting of a serpent, or venemous beast,
not be more hurtfull to a mans bo
than the borrowing of money, for ga
is hurtfull to a mans welfare and po
sions: for as poison walketh the
die, so doth usurie consumme a m
goods. Thus much for the propertie
the word, as in effect hath beene
before.

14.q.3.viu. Now, touching the definition of usu
according to the schoolemen, it is sai
be a gaine that cometh through lend

by couenant, or by chéefe intent or purpose: As for example, I doe lend to receiue more than I laid out, I doe couenant to haue more, and my chéefe purpose in laieng out my money is, by my principall to encrease my stocke, and hope by my lending, to receiue an ouerplus: for where these three things concurre togither, lending, gain, and a principall, or chéefe purpose to increase welfare, in such dealings, vsurie is alwaies most certainlie knowne. Others doe define vsurie thus.

Vsurie is whatsoeuer is taken for lone aboue the principall.

Vsurie is a certaine gaine due, or erated for lending, or by couenant agréed vpon. S. Barnard saith, that vsurie is a lawfull theft, or a theft in lawe, the Ciuill lawe it selfe, or rather the Emperour Iustinians statute, telling beforehand what is intended, that is to rob by order and sufferance of lawe. Vsurie is also said, to be the price of time, or of the delaieng, or forbearing of money. Melancthon doth define vsurie in this sort.

Imola in Clement. 1. de vsuris. 19. col. ver. quærit hic pet. de anchar in repet. reg. & peccati venia in. 1. 9. principali. Ludon. Roman. cons. 500. Laurent. de Rodolph. in tractatu de vsuris.

Bernardus in libro de cura rei familiaris Gl in L. in fraudem ff fiscalibus F. de iure fisci, Ioan. de prat. in L. qui procurator de procur.

forf.

Vsurie or kenozie is a gaine demanded aboue the principall, onlie for the benefit or pleasure shewed in lending: wherein me thinketh Melanchthon hath verie well and plainlie said, what is vsurie: to that whosoeuer lendeth his money, or putteth out the same to haue gaine onlie for the verie lone of the said money, is an vsurer vndoubtedlie, and such a one as ought by good lawes to be punished. So that by this definition, euerie receiuing aboue the principall, is not vsurie. As if I doe borrow a 100. l. of a merchant that tradeth and occupieth, and the merchant doe freelie lend me the same money for a yeere, afterward if the merchant doe proue vnto me, that the want of his said 100 l. was greatlie hurtfull vnto him, I ought to make him a recompence. And such allowance of his losse or hinderance, ought not to be counted vnlawfull vsurie: when one doth not bargaine to receiue more then he lent, onlie for the lending, although the borrower was not anie time anie euident

or

or effectual hinderer of his gaine or welfare. But of this kind of lendings and other like, we will talke more hereafter in a more apt place. I trust you knowe by these fewe words, what vsurie is. It followeth that I shew, wherein vsurie is occupied.

And I saie first, there cannot be anie vsurie, where lending is not: and lending consisteth vpon three things, that is number, weight, and measure. As for example, money, lead, corne; the first is number, the second is weighed, the third is measured, and so likewise of all other things that are in such sort vttered.

Lending moreouer is said to be, where my goods are made thine, called in latin Mutuum, that is to saie, mine, thine, and so thou art lord and owner, and hast the possession of them, that thou maiest dispose of them as shall like thee best, restoring vnto me againe, not the verie selfe same thing in his owne proper nature, without alteration or change of the shape, forme or qualitie (for so it were no lending, but a letting to hire)

but

but so much in value of the same kind, as if I should lend my frend 100.l. in money of diuers coines, he may paie the value in money at the yeres end, although not the verie selfe same and proper coine. And so likewise I may saie of corne, oile, wine, spice, lead, tin, brasse, or anie thing else that is either measured, or weighed. And vsurie is not onlie in money, but also in wares and merchandize, such as may be consumed or spent by vsing of them.

But some to auoid vsurie will saie then, that they will not lend, but let to hier, which I would they did indeed, and not saie it onlie, for then the peril should be theirs, that doe let to hire, and not the hirers, or else it is nothing to hire. For if I doe hire a horse to iourney for a seuennight, and the horse without anie fault at all on my part, doe die before I doe returne: the losse shall be his, that did let the horse vnto me for hire, and not mine that did take the horse to hire, except an expresse couenant be made to the contrarie: whereas in lending it

is cleane contrarie. For I being lorde of another mans goods, by the vertue of borrowing, muste answere the generall summe: which neuer vseth whatsoeuer becomme of my particular receipt: no, not although theeues robbed mee immediatelie, or that my house were burned, and so I vtterlye vndone. And this must I performe by order of all lawes, although no couenant be made at all to saue the creditour harmelesse, for he must haue his owne principall, without any contradiction. And therefore let the vsurer saie what he will, if he do put forth his money to be sure of it againe, he doth not let it to hire, nor yet vseth any other contract at all, sauing onelie lending, let him colour it by neuer so many deuises, as by bargaine and sale, and offering of wares, or any other thing whatsoeuer. And because you shall fully and perfectly perceiue what lending is, and what letting is, knowe you that when a deliuerie is made of goods lent (for without deliuering there can be no lending) then he that hath thus borrowed

rowed the same, is the propietarie, the verie true owner, and lorde of all, to dispose of them freely as he list, for his owne vse and benefit: being bound notwithstanding, to restore at a time appointed so much and no more in value, as he hath receiued, so that these goods seeme to be lent for his benefit and profit that borrowed them, not for his gaine or aduantage that did lend them. And hereby common societie is the rather maintained betwixt man & man, mutual friendship better increased, and christian charitie much exercised, when the wealthie man hath this care, to helpe his needie and poore neighbour, and lendeth freely and chefly for his profit and availe. For letting to hire is for gaine, and especiall profit, and the thing put forth to hire is still his that did let it out, called in latin Locatio, so that if by some great misfortune the same be destroied, lost, or consumed awaie through casualtie either by fire or water: he that did let those goods or vessels out to hire, abideth all the perill, as he that ought them to hire.

Then

There is, also Commodatum, a lending without alteration of the propertie, the owner remaining still lord of that he did lend, & this lending is free without anie gaine at all. Thus you see by my simple learning & vnderstanding, what letting is for hire what lēding is for vse, to haue the verie selfe same againe, & what free lending is of charitie, to haue the same kind, & how euerie one of these should be vsed, and how a man may discerne lending for vse, from letting to hire, and lending to haue the same kind againe, and what difference there is betwixt Mutuum, Locatio, & Cōmodatum. And besides, what is the verie natural and proper definition of vsurie, by me set forth before, according to ꝑ iudgment of learned men in al ages. But now that I haue shewed vnto you what vsury is, & wherin manifestlie inough, as I trust, & with as great shortnes as I could: I will declare vnto you, ꝑ the same is euil, vngodly, and wicked, & so forbidden bicause it is euil, & not therefore euil, bicause it is forbidden, & by what laws it is forbidde, & for what cau-

Where

Ioan. de ligna in C nauigati. Bal. in ius de vsuris, & in L. cũctos popu los vers. quaero primo C. de summa Trinitate.

Where no charitie is, there is no vertue. But in the vsurers hart there is no charitie: therefore the vsurer is voyd of vertue. If the vsurer had charitie he would haue compassion of his poore and needie neighbour, and aid his want to his power, as by Gods law he is bound. But the remorse of conscience is not in him, but onelie a desire to inrich himselfe, which is a wicked intent and meaning, and directly against God: for God not onlie by his comandements willeth one to helpe another, and to releeue the poore, but also he sheweth his bountifulnes vnto vs by of his meere grace, suffering the sunne to shine ouer all, sending weather in due season, blessing the ground with all kinde of fruit and goodnesse for mans behoofe, wherein is shewed an example for vs to follow: that as God of his free mercie is good to all being our Creator, so men should bee charitable one to another, and franke aiding his fellowe creature. And as amongst all vertues, there is none that goeth so nigh to the goodnes of God as liberalitie: so no vice is so farre from

God

as is couetousnes, whereof spring vsurie, and all other mischieles vpon earth. And as theie that cannot giue their ealc, and yeeldne lend freelie, are good members of God, so they, that neither giue nor lend freelie, are euill members of the weell. Euill also is vsurie, when it hindereth charitie, and hath no sparke of Gods loue in it, but onlie a desire to vse all meanes that the wealth of the world may be in few mens handes: as what els do these caterpillers, and enimies of all countries, and kingdomes, but seeke wealth to themselues from others, without charitie or respect of man or God, both against man and God, all that euer they may. And therefore I can not saie otherwise, but that vsurie is euill, when it bringeth all mischiefe with it. And therefore it hath beene forbidden in all ages, and almost by all men vniuersallie.

Now, the word of God is directly against all vsurie and vsurers, and doth plainly forbid the same sin, but where-

teneth death and damnation to
that vse it, as maister Dekers hath
ie well declared in his godlie trat
and therefore I neede not to make
nication.

14.q 3. The canon lawe doth straitlie
plainlie forbid vsurie, not one
Decrees, but also in the Decretal
Sexte, and in the Clementines,
doth appoint verie great punish
and diuers, for them that are
ous vsurers, as you shall heare m
lamber after. When I come to
diuision. And touching the prohibi
the canon lawe you shall heare wh
words are.

53.D.ma- No man shall enter into holie o
ritum. ye of the ministerie, that by
conuicted and found to haue put h
uey by vsurie. And in another pla
decree againe, that no vsurer shall b
D.46.Sedi- one of the clergie. And the reason
tionarios. the glose, that such men, because they
couetous persons, willing to lay
their bodies for seuerie trifle
minde nothing more, then

getting, without all mercie, a sinne a- D. 47. per totum.
gainst GOD and nature. And in the
first distinction throughout, the forbid-
ding is plaine, with this reason alled-
ged, that no couetous man, or such as
obeyeth his owne grædie desire, for
worldlie goods, should bee of the cleer-
gie, because they doe easilie swarue from
iustice, and from all right and well do-
ing. And therefore there is brought in Concilium Nicenum. 18
decree of the Nicene Councell, which
saieth, that such of the clergie, as
put out their money for vsurie, taking
aboue in the hundred or lesse, shall be
remoued from all their degrees of Ec-
clesiasticall offices, and made irregular,
if they haue sought to liue by filthie
gaine, contrary to the expresse word
of GOD. And immediately after it
is said, that such as followe grædilie
worldly gaine, cannot serue God faith-
fully. And so throughout, there are di-
uers distinctions, directlie against vsury
and auarice.

It followeth in the Decrees, by the 14. q. 3.
authoritie of Saint Augustine, Saint

Hierome, and saint Ambrose, that
ouertaking more that hath bene lent
vtterlie forbidden as plaine vsurie.
bicause you, master Preacher, haue
ged those doctors, and other holie fa
of the church, I will not make any
rehersall. In the latter end of the
decrée is brought in the sentence of
nerall Councell, which saith, that
is committed, when in anie thing is
manded, more than was lent. As fo
ample: If I lend one ten shillings,
take anie thing for it, or if I lend
shell of wheate to haue a pecke, o
other measure, be it neuer so little
and aboue my principall. In an
Councell it is said: Ministers tha
commit vsurie, shal not receiue the
munion.

Also he that bieth things of an
berie cheape, to sell the same goo
the same kinde dearer, cannot bee
clergie.

Pope Martine, in the Councell
hee called, saith: If any man forge
the feare of God, and the holy scrip

Consiliū Agathense 14. q. 5. Nullus.

14. q. 3. Vsura est.

14. q. 4. Consiliū Arelatense

Consiliū Terraconense.

Ex concilio Martini Papæ.

ich doe saie (he that hath not giuen
money to vsurie, shall enter into the
ernacle of God) doe after knowledge
of this generall Councell, commit
rie, to take Centesimam vsuram,
ich is twelue in the hundred, or by a-
filthie trade, doth make his gaine, ta-
g for diuers sorts of things, for ether
e or corne, or anie other thing, else
bieng or selling, more than he hath
out, shall be put out of the clergie
euer.

Pope Leo doth also forbid the same
nse in the latie, being verie sorie
t anie christian should bee an vsurer,
ng, that the clergie ought to be the
r sharplie punished for such offence,
anse all others should be the more
aid to offend, when the clergie is not
red.

Yea the decrées doe further saie, that 14 q. 5.
almes ought to be giuen, of euill
tten goods, which cannot be worse
tten, than by vsurie: but bicause you
ster Preacher haue said your mind
rein somewhat largelie, I will not

saie anie moze.

And now, that I haue shortlie vttered what is said in the decrees of the canon lawe, you shall see, that the Decretals likewise, and Clementines, are directe against vsurie. And therefore, I would not haue men altogither to be enimies to the canon lawe, & to condemne euerie thing there written, bicause the Popes were authors of them, as though no good lawe could be made by them, which I forbid, shuld either be spoken, or thought. Saie I will saie plainlie, that there are some such lawes, made by the Popes, to be right godlie, saie others what they list, whom fewe things can please, though they be neuer so well settled and deuised, that are not inuented and made first by themselues. But let them go, and go we to the matter. In the decretales, in the chapter of vsurie, thus it is written.

In concilio Turonum.

Alexander the pope, doth straitlie forbid all vsurie, not onlie vnto the clergie, but also vnto the laitie. And that man taking a pawne, whereof encrease or gaine may rise, shall turne the same

it to himself, but returne it in his principal, when he receiueth his own again. And so therevpon sheweth the penalties that they shal sustaine, who are manifest vsurers, as I will then declare at large, when I come to my last diuision. And in this chapter are diuers contracts and bargaines vttered, which you shal heare more, in their proper place. In the booke called Sextus Decretalium, Gregorie, the tenth bishop of Rome of that name beginning thus: We being desirous to stop the gulfe, or whirlepoles of sinne committed, which doth deuoure soules: and vtterlie wasteth wealth, we commaund vpon the threatnings of Gods curse, that the constitution of the latter Councell set forth against vsurers, bee without anie violation at all points and wholie obserued. And therevpon a prohibition is made, that no corporation, colledge, or vniuersitie, shall let anie house or dwelling place to anie stranger vsurer, being borne in another countrie, &c. As you shall heare more thereof, in the proper place

In Concil. Laterenſi.

Sextus Decretalium.

of my diuision, And now last in the Clementine canon, which booke hath the name of pope Clement, the fift, by the aduise and allowance of the Councell of Vienna, doth straightlie forbid vsurie and abrogateth all lawes made for the maintenance of vsurie, cursing them that hereafter will set forth, or be aiders, abbettours, or counsellours, of the making and allowing of such godlie and wicked lawes, as you shall heare more at large, when I come to speake of punishment appointed against vsurers. Neither should we so much harken, what worldlie princes or magistrates haue done for worldlie policie as to loke, what God and Christ, the high magistrate of all hath done and forbidden, and followe that, as which we are bound to followe, vpon paine of damnation. And according vnto that, we doe read of a christian emperour, called Leo, who made a statute (as Hermenopolus declareth) against vsurie, which for the worthinesse and godlinesse therein, I thought good to english word

Clementine.

Hermenopolus. lib. 3. tit. 7.

wors as followeth.

Although manie of our ancestours haue thought, that lending for vsurie might be admitted, and onlie for that the creditors were so hard, and as men loth else to lend: yet we haue thought it most vnworthie amongst christians, and to be vtterlie abhorred and eschewed, as a thing forbidden by the lawe of GOD. Therefore our maiestie doth command, that it be not lawfull for anie man to take vsurie for anie cause, least whiles we go about to kæpe the lawes and statutes of men, we do transgresse thereby the lawe of God, but whatsoeuer anie man doth take, the same shal be reckoned into the principall.

Thus you sée this christian emperour, after Iustinian and others, hauing more respect to God, than to anie pollicie of man: doth expressedlie forbid vsurie: and fearing to blanch the writing of God, and for pollicie, to depraue a veritie, followeth the plain words of God, neither adding thereto, nor diminishing anie iot thereof, as by the lawes he was commanded.

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manded. Besides this, the generall counsels are directlie against vsurers. The causes that haue moued wise and Godlie men to detest vsury, besides the plain prohibition, are diuers and substantiall, and therefore worthie to be considered most diligentlie.

The Iew that hath vsed this horrible sinne most aboue all others, and might lawfullie vse the same, before Christs comming, vpon anie stranger, as appeareth plaine in Exodus, hath so robbed the christians wheresoeuer he came, that his euill liuing sene, he is banished out of the most places in christendome, and worthilie: for surelie that commonweale & country, cannot long stand in prosperous estate and welfare, where merchants, and all others become vsurers. And no better doe I call them, than Iewes, yea worse than any infidell, that wittinglie line by the onlie gaine of their money. The causes that moue me, are these. First, the vsurer is an idle man, he doth not trauell, nor labour by sweat of his browes, to aduance himselfe

himselfe, and his countrey, but vseth the paines and troubles of others, to his great gaine, without anie paines taking of his part at all. And therefore, if all should do, as the vsurer doth, the ground should lie vntilled, no trade of merchandize should be vsed, nor yet occupieng maintained, for the vse of mankind. For what follie were it for a man, either to delue, or dig, to passe the seas with perill, to worke in anie mysterie or handie craft: when he may with ease lieng on the one side, without labour, toile or danger, get more vnto him, with ease and certaintie, than the best labouring man with all his trauell, or the greatest merchant liuing with all his paines, through vncertaintie, hauing like wealth to begin as they haue, were euer able to get. For what is he liuing that in anie trade, or traffike can assure himselfe yerelie, of euerie hundred pounds, to gaine by his occupieng twelue pounds, without anie perill or danger. Whereas the vsurer, will be assured of

so

so much, and more a great deale euerie yere, let the world go which waie it will, to the great hurt and vndoing, not onlie of those with whom he dealeth, but also, to the destruction of the whole countrey where he dwelleth. For besides that hée heapeth much wealth to himselfe, by such vnlawfull meanes, he bringeth a dearth also of all things, through his excessiue dealing. For when hée taketh so déere for his money, it must néedes followe, that as others doe bis, so they must sell. And therefore, when one taketh a hundred pounds, to paie twentie pounds, ouer or more than hée borrowed, that same man in vttering of his wares, must so sell, that hée must paie his creditours, and liue also, which he cannot doe, except he sell his wares verie déere, that he may paie all that he oweth, and get somewhat ouer, to maintaine himselfe and his familie. For if he doe not make of his wares, the summe of fiue score and ten pounds at the yéeres end, which notwithstanding are no more worth,

betwixt

betwixt man and man, than one hundred poundes at the first bieng, hee is like to leaue his occupieng shortly, and to shut vp his dores for euer. Therefore you see, that the vsurer is the occasion of all dearth and want that happeneth to a commonweale. And this is one of the chiefest occasions of all your bankrupts now a dates, and decaied gentlemen, that haue borrowed money, and taken wares to dearely, that the verie vsurie in time hath wholie eaten them vp, and vndone them for euer. But woe worthy that man, that hath so oppressed his brother. God is not mocked, and his worde shall be founde true, to their damnation for euer, except they doe amende in time, and call to God for grace. God ordeined lending for maintenance of amitie, and declaration of loue, betwixt man and man: whereas now lending is vsed for priuate benefit and oppression, and so no charitie is vsed at al, as though there were no God to iudge, nor life to come. I doe maruell, to see so many theues hanged, & so many vsurers liue.

For

For before God, the greatest theefe and rauener that can be in a commonweale, is the vsurer, and the worst man that liueth. And I am of maister Dekers opinion, and thinke it were better, that all Englande had one thousand knowne theeues, than one hundred knowne vsurers. For the theefe, may by diligence be eschewed, and lightlie he hurteth but one man at once: but the vsurer cannot be auoided. For the vsurer beareth the countenance of an honest man, and is commonlie taken to be the best man in his parish. Yea he is often in authoritie, and dealeth as though it were by lawe, being none other than a lawfull theefe, creeping into credite where gaine is to bee made, and vse the helpe of brokers, to serue his purpose. And this is verie true, hee vndoeth as manie as he dealeth withall, vnder the colour of amitie and lawe. And surelie, if a man be once in the vsurers net, it is a great grace of God, if he doe euer escape his handes, without vndoing. Therefore vnhappie are they that fall

into

into the vsurers snares, or haue to doe with them, for as the caterpiller consumeth the fruit of the tree, so doth the vsurer deface the substance and credit of man. And the worst of all is this, that a man is vndone, before he knoweth he is euill dealt withall, being perswaded, that all is to his benefit, till he be not worthy the ground he treadeth vpon. And therefore, the dealing of an vsurer, is compared to the biting of the serpent called Aspis. For as saint Chrysostome saith vpon the 5. of saint Matthew, where mention is made of borrowing (as you maister Dekker haue partly touched) the mony of the vsurer is like the biting of the Aspis: for he that is stroken by that serpent, feeleth thereof a certaine pleasant itch, whereby he falleth asleepe, and in through the pleasantnesse of his sleepe, hee dieth in pleasure, for when the poison goeth by a little and a little through all the parts of the bodie. So after that a man hath taken money vpon vsury, and liueth pleasantly therewith for a time: at length the vsurer pearceth to the ground of his

his

his goods moueable and vnmoueable, that all his lands and liuings are not able to paie his debts: as I haue knowne some, and partly you, maister Ockers, spake of the like, that hath borrowed vpon 100.li. land, neuer improued one, 300.li. in money, paieng deepe vsurie, as you assured, and at length paid so long (and yet in no long time neither) that his whole debt, through vsurie, came to aboue two thousand marks: and so he lost (to saie in effect) an hundred pounds land, for 300.li. in money. A pitiful case, and worthie to be punished with horrible death. Hereof commeth decay of good houses, and wracking of the people, through these deuouring caterpillers, which being not many, in respect of all others, doe gather the goods of infinite persons into their owne handes. And so the common weale is weakened, and whole townes destroied, through the couetous vsurer. For when they haue gotten whole manours and townes into their handes, they are sorie that anie should dwell there, but themselues. And so they

waie in time the poore tenaunts, suffer them to beg, and to die for ger, and for tillage, vse sheepegates, re no men are maintained, nor holden, but all ouerthrowne: and of houses, desert places to bee and wilde solitarinesse for beasts ge in, and to feed vpon, cattell and occupieng the places of manie a honest meaning man. So that by two idle occupations, great vsurie manie flocks of sheepe and heards of this noble countrie is made in a er a forrest, and brought to great and decaie, thorough dispeopling ouerthrowing of townes, and op- ng of the poore with intollerable And I praie you, what is more a- nature, than that money should or bring forth money, which was ined to be a pledge or right betwixt and man, in contracts and bargat- a iust mesure and proportion in ming, and not to increase it selfe, woman doth, that bringeth forth ldes, cleane contrarie to the first in-

stitution of money. And therefore
Aristotle politic. lib. 7. Aristotle saith, that such money as bri
forth money through vsurie, is an
beast that bringeth forth monsters
time to time, such as are not th
Likewise Suidas vpon Aristoph
nubibus saith: that such money
bringeth forth money is a swelli
fier, waxing euerie moneth bigg
than another, and so horriblie sw
from time to time, as no man by
is able to vtter, contrarie to natu
der, and all good reason. And what
litie is in bargaining, I praie you,
the one partie is famished, and
ther is hoggeslie fed: Iustice is
ther thing than a certeine æuen
equalitie, and therefore they that
in their dealings vse an equall p
tion, doe not vse vse iustice. Now
rie, you may well saie, there is no
hood at all, for the lender receiueth
than he lent. As after he hath lent,
ceiueth his principall againe, w
the equalitie in lawe, then he take
ouerplus for nothing, that is to

abone his principall, yea, and ex
also, which is a great disproporti
plaine inequalitie, for why should
againe, for the onelie lending
his owne againe, without anie
hinderance at all. And what will
more? His owne he hath with
and more than his owne, he
not alike. If he receiue not as gre
as hee lent, and of the same ma
may well complaine, but when
his owne againe, without losse
with thanks to, what can her haue
In lending he loseth the proper
use for the time, and is no loser
use for the season, and what will
use when hee hath departed with
use for time? For nothing, some
For a shadow, a perfect bodie
shine in the water, a mans
treasure? I speake of those now
for lending of money onelie (all
respects and considerations set
will haue money for their money,
and a great deale for a litting respi
of time, in forbearing their money,

a wicked kinde of men, and the vn
tabliest wretches that line. Doe not
worldlings see, that God of his gr
hath freelie giuen this world for m
vse and occupie onelie, to acknow
their Creator, and to loue their b
Doth not the sunne shine vppon
ly? The aire is open to vs all, an
breath, thorough Gods great me
time endureth for our benefit? A
these idle men sell the sunne, th
and the time for their proper g
How can hee bee of God that lo
God giueth, and the vsurer with
God openeth his hands, and th
rer is streict handed, God is fre
rer is hard. God lendeth life, and
for loue, the vsurer gaineth all th
may for loue, yea he taketh mens
(as I might saie) out of their
So that I may well answ, that
and darknesse, white and blacke,
and falsehood, heauen and hell: a
so contrarie and so distant, as G
and the vsurer, yea so farre off
that anie man shall take gaine for

, as it is forbidden to doe anie good
e, for vſuries. As that a ſtocke of
ey ſhould run for the helping of
occupiers, to marrie poore mai-
, to releeue the poore afflicted in eue-
owne and parish that be not able to
themſelues, or to redeeme captiues
the infidels: all theſe good deedes
re forbidden to be done by the way
is. Sée therefore, whereas there
Italie, Montes pietatis, that is ſo
mounts or bankes of charitie, pla-
here great ſums of money are by
ies giuen, for reliefe of the poore, to
ue vpon gages, and to pate onlie
three or foure in the hundred at the
to maintaine the officers, and to
the charges of ſuch an erected
nt for euer: the lawe doth plainlie
mne all ſuch doings to be vſurie,
therefore much more ſhould vſurie
horred, that is exceſſiue & lent on-
greedie lucre and priuate gaine.
if we loue to liue together in a
on societie, as brethren ought
with another, and will that couet-

Cap. ſuper ext. de vſuris. 13 q. 1. 2. & ibi Auguſtinus.

ouſnes the roote of all euill, as you
well ſaid maiſter Dekers, he ha
out of England. Let vs agree, th
bloter may carrie eſtimation (as h
and right they ought not to haue
that he with his abettors, and by
puniſhed as he ought to be, and t
that God may inſpire the magiſ
haue to puniſh gods and holie
med in againſt ſuch lewd and
ckie doings. Thus with the
ſecond part of my diuiſion in all
ſtakes, I haue followed the
my profeſſion, and vſed ſuch ſpeac
the authors and writers there
giuen occaſion of ſuch like matter
3 In the third part I will open
contracts and bargaines that are
ſauoring vſurie.

I haue néede of money, and
with a broker, hee anſwereth me
he cannot helpe me with money, bu
is to haue wares. I ſhall ſpéde
my neceſſitie is great, he bringeth
blotting paper, packthréd, fu
chamlets, hankes bels, and ho

not what I deſire him to make ſale
mine aduantage, aſking what he
heth will be my loſſe, he anſwereth
paſt twelue pound in the hundred,
en I come to receiue, I do finde that
loſe more than twentie in the hun-
(yea, would GOD that none had
more) I being greeued with my loſſe
charge the broker, and ſaie that I
not receiue the money with ſuch
, the merchant anſwereth, that he
not take his wares againe, and ha-
my bill, careth not what become of
that haue borrowed: this is called a
ble ſtrocado, that is to ſaie, the ſtic-
ble blowe, or the double ſtab. For at the
the more gentleman is borne in
d, there is no money to be had, but
promiſed wares, to auoide, or rather
mocke the danger of the ſtatute (but
is not mocked) and ſo with this
ll blowe of wares, he is made be-
e that they will fall out not aboue
lue pound, or 20. marks at the moſt,
when he commeth to receiue the net
ney, the merchant and broker being

agreed together, he is stabbed at the
hart, paieng sometimes twentie po
nals shall I saie thirtie pound, I
it had bene no more with some,
ked and a most horrible cruell deal
and once in for a hundred pound, h
neuer come out clere againe, til h
mortgaged his lands, (which is the
part to be plaied and practised) he b
ced in the end, to sell the same out r
And so betweene the merchant an
broker, the poore gentleman is caug
the conie clapper, to liue with the
of thirtie pound in the hundred a
least. And yet if there were plain
ling in the matter, it were the mo
urie: but the merchant is agreed
the broker, to bie his owne ware
gaine, and to paie seauentie pound,
that which the gentleman must pai
a hundred pound for, at the yeres en
not this vsurie, is it not vsurie th
you, in the deuils name? Now se
vnhappie is he that dealeth with suc
uelish merchants or others whatsoe
for of al cutthroats in the world, thes

the absolute, horrible, and most detesta-
ble monsters that liue. And God kepe al
plaine and true dealing men from the
dangers of all such false and craftie hypo-
critical harlots, and grædie cormorants
in a common weale. And yet these fel-
lowes that thus doe carrie the counte-
nance, as though they were as honest
men as the honestest, and are not asha-
med to looke an honest man in the face,
neither yet to take office vpon them, be-
cause they florish with the goods of this
world, and are welthie: whereas if they
had their due merite, they should be crat-
ted for their worthines, to hang on the
gallowes, rather than to be thought
mete of estimation, or to beare office as
some of them doe, in anie good gouerned
common weale. Thus maister merchant
when he hath robbed the poore gentle-
men, & furnisht him in this maner to get
a little apparell vpon his backe, girdeth
himselfe with this crumpe in the taile.
Lo saith he, yonder goeth a verie strong
stout gentleman, for he carieth vpon his
backe, a faire manour, land and al, & may

there-

therefore wel be standerd hearet to any prince christian or heathen. Alacke what handling is this? Is here mercie, charitie, or loue, is this marchantlie dealing? Would these merchants be so vsed, as they vse others? Do they as they would be done vnto? These be marmaides, not merchants, singing swætlie to consusion. Merchants I saie, that make ware of the deuill, no better, nor worth to be estæmed, than ribaldes and common bawdes, that put forth yong girles to sale, and make merchandize of them, to win treasure to their purses. As Archidiaconus saith. Another hath a patent of fortie pound by the yeere, and commeth in time of his great neede, to borrow a hundred pound for the yeere, making a bargaine and sale with this condition, if he doe not repaie the same 100. l. within the yeere, that then the said patent shal be forfeited for euer: and if the patentee do die within the yeere, then the merchant to haue his owne money againe, and so much of the patent as was in time run out, and verie strong

bonds

bonds and sureties offered therefore.

The merchant seeing the necessitie of the poore gentleman, will not deale except he may haue the whole yeres profit of the patent assured vnto him, whether the patentee die or liue: and further couenanteth that the patentee shall not within the yeere offer to paie the principall, to saue anie part of the annuitie for that yeere, and to haue it fiue yeres together, for none paiment of the principall, so he is content, otherwise he will not deale. The poore compelled gentlemen being driuen to this necessitie, either for the better aduancing himselfe to serue his prince and countrie, aswell abroad as at home, and called perhaps thereunto, or otherwise, for his necessarie affaires at home, to saue himself frō present miserie, yeldeth vnwillie to this cruel contract, and vnmeet vnlawfull bargaine. And so hauing done indeed his seruice abroad for benefit of the realme, and welfare of the merchants chiefly, returneth after the yeere past, about one moneth or there what more, at what time offering to

paie the principall, and so to be rid of this biting vsurie, had much adoo to haue that monie forgiuen vnto him, notwithstanding his absence out of the land, in the necessarie affaires of the merchants themselues, as wel for the safety of their liues and liberties, as for their proper goods and merchandizes. A man would haue thought that fortie pound gaine, had beene sufficient for one yeers and a monethes forbearing of a hundred pound. Whose dealings I do assure you, are not to be liked, tending to the vtter discrediting of merchants wholie: for besides that they are biting, they are vncharitable, vnmercifull, and altogither wicked, stretching to the vtter destruction not onlie of whole families, but also of good common weales.

I come to another man, and borrowe fortie pound of him for three monethes, and do promise to giue his wife a gowne of satin, or an ambling gelding for his or her riding, without anie expresse couenant in writing, this is plaine vsurie, although for his lending, he doth

not

not receiue any thing that is paid by number, weight, or measure. Yet forsomuch as he receiueth a value aboue the principall, he is an vsurer.

I bind my land worth twentie pound by yere, to a man for an hundred pound in money for a yere, and doe not passe it by bargaine and sale: if the creditour doe take the reuenues of the land at the yeres end and his principall, hee is an vsurer.

Be it that a man lendeth an hundred pound freelie, and hopeth assuredlie to haue some thankfull recompense at the yeres ende, bicause he is a man able to doe him good diuers waies, without which hope hee would not haue lent his money: vndoubtedly the same man is an vsurer before GOD, and this is called Mentalis vsura, an vsurie of the minde, when one hopeth for gaine, although no contract be made.

What if one lend money in hope to get an office, assuredly the same man is an vsurer?

What if one lend a man money for a certeine

certaine time, because the same man should speake a good word for him, or doe him a certaine pleasure, it is a ruled case that forsomuch as a couenant is past, it is vsurie.

If I doe lend you 100 l. that you shall do as much for me, when I shall demand it of you: this is vsurie, because a contract is simplie made, without any addition of time appointed, whereas if I had asked so much at the yéeres end, then it had bin no vsurie, but permutation, when one good turne of like value is done for another, and the time knowne certeinly.

A lord doth lend his tenants money, with this condition, that they shall plough his land, whether doth hee commit vsurie or no? I doe answer, that if hee doe not paie them for their labour, but will take the benefit of their labour, for the vse of his money, he is an vsurer.

If I would borrowe, and one selleth vnto me wares, for more than they be worth, (by the halfe) he is an vsurer that so selleth.

I doe bargaine with a man for fiue monethes, and deale as straitly with him as I can for his wares: when the bargaine is done, I doe offer him his money presently, so that hee will deduct after ten pound in the hundred pound for fiue monethes: I am an vsurer in so doing.

I doe bie timber, bricke, or stone of a man to deliuer the same at such a time and place, and to paie him for the same, I doe borrowe so much vppon vsurie. Whether shall the said man not deliuering my stuffe at my time and place appointed, pay me the said vsurie or no? I doe answer, that he is bound to paie it ingood right.

The father in lawe, doth lend his sonne in law a summe of money, and taketh in pawne the possessions of the dower, and conuerteth the fruits therof to himselfe, for the lone of money, the father in lawe is an vsurer. And yet if the sonne doe passe with him by bargaine and sale, hee may lawfully turne the fruit to his profit, if there be no colourable dealing in

this

this behalfe, in fraudem vsurarum.

He that bieth before hand, corne, wine, or oile so good cheape as he is sure not to be a loser, but a great gainer, at the time of the harueſt or vintage, the ſame man is an vſurer.

I do lend a hundred pound to my friend for ten yeres frælie, not to paie anie penie gaine all that time, if either of vs do die, but if we both liue togither till the time, then he to pay mee after twelue pound in the hundred for theſe ten yeres paſt, whether am I an vſurer or no. The lawe ſaith I am an vſurer, and the reaſon is: that the peril which may happen doth not excuſe me from ſinne, when I take more than I ought to doe, for cauſe of time not proper.

A merchant lendeth to a corporation or companie an hundred pound, which corporation hath by ſtatute a grant, that whoſoeuer lendeth ſuch a ſumme of money, and hath a childe of one yeare, ſhall haue for his childe, if the ſame childe doe liue till he be full fiftæne yeres of age, 500. li. of money, but if the childe die

before

[illegible] that time, the father to lose his
[illegible]incipall for euer, whether is this mere
[illegible]an vsurer or no? The lawe saith,
I lend purposely for gaine, not withe-
[illegible]ing the perill or hazard, I am an vs-
[illegible]. I haue an honest artificer oweth me
[illegible]per fortie pounds, to bee paid after
[illegible]meths, I come to the draper, and
[illegible]him, if he will take thirtie pounds
[illegible]nd, I will paie so much for the rati-
[illegible] if hee will turne the debt to me:
[illegible] I am an vsurer, because I do bie
[illegible] seking to anticipate the payment
[illegible]ther mans good debt, for mine owne
[illegible] gaine.
[illegible]ondreth a paie of three or foure hun-
[illegible] pounds, deliuering fiftene shil-
[illegible]s for euery twentie shillings, inter-
[illegible]paie is like to be certeine as the
[illegible] about three moneths hence: som
[illegible] because a bargain and sale is pall
[illegible] cannot be any vsurie, for where no
[illegible] is, there is no vsurie, but here
[illegible]ding, indeed cloked, couer the ro-
[illegible]bleng, and so he is an vsurer, be-

cause he onlie lent the soldiers their
nie for hope of gaine.

If doe bie a mans bill of 100. po
dde three monthes hence, and gi
him in present money 95. Here ar
a bargaine and sale seeme in shew,
is a lending, and so the partie an
that paieth the monie.

If doe make a bargaine, to have
beine poore men, by reckoning, aft
rion eths, so manie kine and o
manie monie paid to them in hand
as I told Kador, that at my barg
king they have quite the co
In I am in debt, and demand
kine, aboue the ordinarie price
are bound to be bought and sold
If doe bie certeine geldings,
the deliuered at a certeine time
that they were worth at the
making. I am therein in
more sure those geldings would
worth, at the time of their deliu
as de deliuered vnto me, to receiu
if I doe deliuer the same for gain
allaring my selfe of bene fite, I am

I doe feare the fall of monie, and
fore do deliuer my monie to another
to haue as much at fiue monethes
according as the monie was then
at when I paid it: it is vsurie, for
there is more to bee paid than was
lied.

rporation taketh a 100. li. of a man
him eight in the 100. li. during
, without restitution of the prin-
It is no vsurie, for that here is no
ng, but a sale for euer of so much
for so much monie. Likewise it is,
uate man haue a thousand pound
by him, and demandeth for his life
s wiues life a 100. li. by the yere,
ner to demand the principal. It is
ine of sale, and no vsurie, for that
ncipal is not to be restored againe
time. And therefore no lending
presupposed.

Venice, Florence, & Genua, diuers
fore haue had pensions, some for
, some for liues, for summes of monie
sed to the benefit of their cities:
which cases, there is no vsurie,

and if anie one bie their rights or title he is no vsurer neither.

I seeke an office, which I cannot except I doe paie a certeine summe money: to auoide this paiment, I do for two, three, or foure yeeres a summe, bicause I wil not paie the money: in this doing is vsurie.

I doe pawne an house with an or for certeine money, the creditour the benefit of my ground and house is an vsurer, except hee will reso profits, vppon revaiment of the pall.

A gentleman, or lord hath a m stocked, with thirtie milch kine, ten hundred sheepe, valued at th dred markes, or there about, as the then to bee bought and solde: th nour hee wouldе let out with the for tenne yeeres, to receiue the o of his manour, and thirtie po yeerelie beside, for his stocke, a the tenne yeeres ende, either t at his owne choice his cattell, gwonesse and value, as hee did let

,or elſe 200. pounds in money for the
ell: the queſtion is, whether there is
vſurie, in this kinde of dealing or
firſt, there is a lending, becauſe the
our hath propertie in the cattell,
may alter them as he liſt, for his
auaile, paieng his yærelie rent for
, and reſtoring ſo good cattell, at
ten yæres end, as he before receiued,
ne, he muſt anſwere the cattell at
ten yæres end, and paie rent yærelie
ten yæres, although the cattell die all
erie firſt yære: ſo that I thinke this
or gentleman, that thus ſæketh his
ine gaine and principall, to be
ie returned vnto him, is an vſurer
rablie, to the hurt and vndoing
ie times of poore farmours. Yet
laie, that here is Locatio which is
ting to hire, and therefore no vſu-
. As if a man ſhould lend out his
e for ten yæres, to haue his houſe
ne, or his horſe for a ſeuennight, to
his laide horſe againe, with profit,
I am not of that minde, for profit,
en a thing is let out, the tenant for

the time cannot alter the propertie, a
giue another thing of like value, but
must returne the same againe, in
same goodnesse, as he did receiue it, be
either house, horse, or anie other
else. And therefore I saie, this is
rie, because the principal (the losse w
of, was at the borrowers perill) m
alwaies be restored wholie, with
certeine ouerplus and gaine, for
time that it is forborne. And then
this be true, what saie these gild hall
these colledges, these abbots in t
past, and these bishops also that h
let out lordships, with the scothe,
yerelie gaine, in such sort as I h
before declared? God be mercifull
to vs: the deuill teacheth the worl
nie waies, for men to come the s
to him.

Another tricke I haue to shew, w
is verie strange: for by this new
sed practise, men will not, for any t
seeme to be euill, and yet they will
euill indeede, and liue as wickedlie, a
nie other, and thus it is.

A Northen gentleman of good wealth, commeth to London, with a thousand pound in his purse and would faine inuse his money, but he would not be bowne for anie thing to be an vsurer, though he is a gospeller in shewe, and would not for his good will be taken otherwise, during his good time. And what doth this man? He commeth to a broker, and saith, that one John Clarke hath readie money in good store, & would put it out for gaine, if he could find a good Summary saith the gentleman, the par- will not lend to anie body except I be bound my selfe for his sake receiuing again of his money. And thus the gentleman is bound, to his nicknamed man, for his owne money, who hereupon requireth (for the more colouring of ꝑ matter) bonds of the borower, to saue himself harmeless, against this counterfet John Clarke. The broker bringeth good men, and good assurance, to saue the gentleman harmeles, and then the gentleman commeth to the scriuener & willeth one of his men, to take the name of John Clark

vpon him, and causeth the writings to be made in John Clarkes name, and the money to be repaid, at the said Scriveners house, at fiue moneths, or twelue moneths, as they can agree, after twentie pounds in the hundred, and that in the presence of the saide gentleman, or his attourney in that behalfe appointed. Here is a trim fetch to mock God, and the exchequer with all, if it were possible: but God is not mocked, howsoeuer the exchequer is abused: but such cunning dealings, in the end will haue shame inough, of such their counterfeit dealings, and die in hell fire at the last.

But will you see another fetch, and all in the name of John Clarke, but by me that in lawe can doe nothing? A gentleman, a lawier, a merchant, a yoman, or what shoulde I call him, holdeth my ladie, and therefore will not be one of these wise worldlie men himselfe, but is contented, that my mistresse his wife, shall goe to the deuill if she list. And therefore giueth hir leaue to put out his

money.

money, in a ſtrangers name, ſomtimes more, and ſomtimes leſſe. And be it neuer ſo little that is lent, and the partie neuer ſo pore that borroweth, yet ſhall it not go forth, with hir good will, but with the returne, manie times of the ſilling penie for a moneth, which is ane hundred for another by the yére. Merciful God, who would haue thought that the deuill could haue had ſuch power in a woman: nay, who would not haue thought it, conſidering their miſerable & grædie deſires to get, their aptneſſe to ſuperſtition, their greatneſſe of pride, their loſeneſſe of life, and their ambitious deſires, without all reaſon to haue all ſouereintie. God amend all women, and forgiue all men, and grant that both man and woman, may agrée alwaies in one hart and minde, to feare God, and to liue vprightlie, after the expreſſe decrée of his holie will, without ſuch diueliſh, and vnmercifull dealings. Excepted alwaies, in all this my ſpéech againſt women, all good women: and yet they may be ſpared, for

they

they all, are verie fewe indeed, and may be easelie packed vp, all the whole pack of them, in a verie small roome. What shifts are not vsed for men to go streight to the deuill? This one I will tell you, and no more, and yet I feare me, I haue told ouer manie, for some will learne to be naught, by the onlie hearing of these slights, and therefore ignorance in euil things, is alwaies good, but the deuil will teach them euerie houre, although I saie neuer a word.

A merchant, or another man would faine go for an honest man, & yet would needes be vnright indeede, and therefore when one commeth to borrow money of him, and offereth to paie for it: marry sir vpon vsurie, saith he, but this will I saie to you saith the merchant: I haue lent a hundred pound to a frend of mine, for twelue moneths: and there is not past three moneths gone, if he will lend you the same money freelie, I will be contented, and I promise you, I will speake to him, but I will not take a penie of you. The partie who is said to haue bor-

rowed

rowed this money, hath not borrowed one penie, but setteth countenance vpon the matter, as though he had receiued the saide summe, and therefore will not forbeare the money for the rest of the time, without consideration, and so the poore gentleman shall paie for it; be he well assured. Here is a tricke, that none would teach but the deuill himselfe, who is a long practised master, for such cunning mischiefes. But here an end, and now to the exchange.

¶ The exchange and what it is.

The exchange, according to the first institution thereof, is verie good, and most necessarie, without further talke, if they be honest and good themselues, that vse it. And as the trade is verie needful, & the best waie to maintaine intercourse betweene merchant & merchant, countrey and countrey: so is the plaine & open dealing therein, highlie to be

be estéemed, such as none can iustlie mis-like, or in anie point dispraise.

The name of exchange, called in latine Cambium, is an ancient and proper word for this purpose, and doth in maner import none other thing, than to barter, or exchange one thing for another. In Greeke, the occupier or minister thereof, is called τραπεζίτης that is to saie, a banker or a keeper of table and boorde, where money is readie for all persons, that will haue bullion or coine changed, or money transported. And in old time, it was not lawfull for anie other man to exercise either change, or exchange, but onlie the said banker, so admitted by publike authoritie. Some will haue this word Cambium, to signifie, Collibos, which is a certeine subtraction, or deduction, that the bankers, and exchangers make, in the name of reward for their paines, or else, as it were a recompence, for the damage & losse they receiued by the money, which they deliuer by exchange, being more profitable for them, to retaine

and

and keepe it still, considering the varietie of money and coine betweene countries. And this deduction was properlie so called, in some mens opinion, when there is an alteration of place in the exchange, from one countrie to another: which kind of dealing is iust, lawfull, and agreeable to reason and conscience, alwell by the iudgment of al merchants, as in the opinion of the best learned lawiers that euer haue beene: especially when the bankers and exchangers, doe not exceede in taking, but are contented with an ordinarie and competent kind of reward, confirmed by custome, and allowed by publike authoritie, for kéeping their bankes, lending their credite and money, to pleasure men withall at their néede, and to saue themselues from damage and losse. And if such merchants and exchangers were not, to helpe men that trauell countries, how should trauelers doe, namelie scholers and students, if they had not their bils of credite, and the exchange readie for their most safetie, and ease of carriage

Bald. in reg. de cõpec. & l. 3. ff. de exer. ibid. Sali. & Imol. con. 60. in 2. volum.

carriage, or how could any man deale betwixt country and country, to have his turne serued for great masses of monie, if such exchange were not? As for example: some great merchant, or some other priuate mãis forced of necessitie to make a present paiment of three or foure thousand pounds in a forreine country, or rather some prince vpon occasion for the atchieuing of his necessarie exploits, in some strange and forreine realme, hath need of 100000. pounds, how should either the one or the other be furnished and serued in this behalfe by anie meanes so well as by the vse of exchange?

For first, the carriage of monie either by sea or land were troublesom and dangerous, the charges and cost great. Againe what coine or monie might be prouided that is current and starling in all countries. And therefore all such exchange is necessarie, & worthie to be maintained and cherished, if wee will haue traffike & societie to be continued betwixt all sorts of men and countries. Neither can this manner of exchange come within the compasse

passe

passe of vsurie, bicause there is no lending for gaine, without the which no vsurie can be committed, & it is proued thus: First, the exchanger or banker giueth out his bils of credit or exchange freely, without taking any couenanted gaine, more than is for his indemnitie, & perill of hazard for such a summ, as is agreed vpon. And peraduenture without receiuing any penie of the principall, he gineth his bils till they be paid in the place appointed, bearing together w̄ his lending, y aduenture & perill of his mony. Whereas in lending for vsurie, it is contrary, for there y borrower giueth a good assurance before hand, & abideth all the hazard & perill that may happen y creditor suffering no aduenture or damage at all. Againe, in lending mony by vsurie, the creditor will receiue the selfe same kind of mony againe, which he deliuered, whereas here in this exchange, the banker deliuereth one sort of mony & goine, and is paid again with another kind of mony. Moreouer, the maner of contract is contrarie, being like to chieng or selling, or else to that contract,

which

which is called contractus innominatus, that is to saie, I do giue you vpon condition, that you doe giue me, as for example. I will giue you at London 100.l. of lawfull money of England, so that you will deliuer and paie me at Venice, the value of the same in duckets of Venice, according to their first valuation & price. But now, forsomuch as we be in hande with money, I will shew the necessitie of mony, and how it is to be vsed for the value, betwixt countrie and countrie, according to the standard, euen in the price and sale of ware. And certes money is the square and rule, whereby all other things should receiue estimation and price. And as Aristotle saith: It is the suertie for mens dealings: and without money no man doubtles could tell how to trade or bargaine, for, it were impossible alwaies to giue ware for ware, or for one to supplie anothers want, with interchangeable deliuering one stuffe or chaffer for another. As if one had clothes, & wanted leather, to sell his clothes to him that had leather: or wanting tinon, and had

ollen, would send his woollen to haue
men, or hauing flesh, would aske bred
it in exchange. These things were
ange, & I say vnpossible to be brought
passe: because it may happen that the
ng I haue in plentie, and would send
the exchange of my want, another
y haue the same as well as I, and he
nt that which I would haue. And
refore monie was first deuised to bee
ed, of the finest and purest mettals,
be the measure, whereby the price of
things might be set, and to maintaine
mutuine æuenhod or equalitie in bi-
g and selling, and the same to haue his
ding valuation, onlie by publike au-
itie: to the end that all things might
allie passe by trade, from one man to
ther. Againe, monie is vsed for the
ling of exchange betweene partie and
tie, countrie and countrie, as I haue
d before, and will saie more hereafter.
Thirdlie, monie is vsed as a cattell, or
moueable possession, and to be sold by
weight, after so much the ounce, as
monlie all kinde of coine is sold at

Goldsmithes sales, which seemeth to
contrarie to the natural institution
first invention thereof: because it is
ware or merchandize, and therefore
to be prised above his publike estima-
on, except it bee sold as bullion, and
as currant money or coine.

And now would God our merch
that profesle trade and exchange,
so skilfull in their calling as they o
in all good right to be. For surely th
noyance of them bringeth kingdoms
states manie times to great ruine.
if they will be exchangers indeede,
must know we perfectly the value o
coine, and compare the same with
forreine money. And as they bar
with others abroad, so they must be
red to have somwhat more than
lue of our currant money, for th
which they sell upon a price, or th
realme and they both shall lose i
end. As for example. One bieth cl
Blackwell hall for iiii.li.x.s. in an
which hold xxxvi. carets fine, sau
graines of alley, or xviii. ounces

The same cloth to be sold in Spaine to be rated at so many duckets as hold vol. carets of fine gold, saue iii. graines alley, or at so many roials of plate, as to viii. ounces of fine siluer, after two rets of fine gold to euerie ounce of fine lver. And in making sale of this cloth, is wisedome to take so much ouer and ue these carets or ounces, as both beare a mans charges, and bring a lonable gaine. And so in all other ntries, and for euerie princes coine, valuation of our commodities shuld made after the like rate, with a rea- ble ouerplus to liue and gaine by. in the exchange of coines, if our would obserue and compare eight ts of fine gold, or foure ounces of lver for the pound sterling here, the forreine coine beyond seas, ei- ducketes or Phillips Caisars, or any r strange coine, and euer be well af- to take somewhat ouer. After this position and balance once made, Eng- men no doubt woulde be Lordes of coine in all places, where they had

to deale. This is by the waie of a gl
to my maisters the merchants. But
to my purposed division of the bank
art and their profession. The exchang
said to be divided into two kinds.

1 The first whereof is called exch
real, or therchange made to ẏ last m
2 The second is the exchange by bi
which is after two sorts, But fir
the exchange reall, you shall under
that then it is used, when the bank
exchanger receiueth monie of ani
son in one coine, to deliuer vnto
straitwaies monie of another coine
for siluer, golde: for shillings grote
grotes pence: for pence, halfe p
which is called exchange to the la
nute. Or else when bullion is deli
for currant monie, or when one t
vpon him to deliuer coine in one
trie, to receiue coine of another fir
countrie, according to iust and pu
valuation equallie of such bullion
or monie whatsoeuer, which ma
exchange is now quite out of vse.

Exchange by bils after the first so

n money is deliuered in one coun-
plainlie and simply, without colour
aud, and bils deliuered and recei-
for the paiment againe of the same,
another countrey, according as mo-
is currant, by merchants valuation
ene those countries. And this kind
rchange may properly be called mer-
izing erchange, bicause merchants
only themselues, set and appoint the
es and values of money so erchan-
. And therefore when anie man
deliuer in London to anie merchant
mme of lawfull money of England,
receiue in another forreine countrey,
much in value as the said summe of
lish money shall be estéemed to bee
th, by merchants valuation after
erchange from London, in the
ney of that countrey, where the par-
which deliuered the money will haue
paid againe: there must be first a com-
tion and compact made, for the va-
of the money, and a certeine distance
time agréed vpon, and limited for
paiment againe of the said money,

in a forreine countrey where the deliu-
rer or the borrower of the money, h
haue it restored and paid again. For t
better vnderstanding & meaning here
thus I say. A certaine man doth bor
here in London of a merchant, a hu
dred pound English, to paie the valu
therof againe at Antwerpe, according
the English money is current & valu
by merchants in their exchange, fr
London to Antwerpe: here it is requi
that the borrower do resort, and haue r
resse to such as be brokers, & solicito
betweene partie & partie, for making
the exchange, of whō he shal learne wh
the english pound is worth, and estim
from London to Antwerpe in Flem
currant money, for whatsoeuor diff
of time, he will take it vp. Now gro
that the English pound, thus exchang
from London to be paid in Antwerpe
sight, that is, so soone as the bils o
change shal be presented at Antwer
is esteemed & valued at foure & tw
shillings Flemish, so shall there be p
in Antwerpe, after this reckoning

paid

pice of 24. shillings Flemish for the English pound, the summe of a 120. l. Flemish, for the English hundred pound delinered at London. And vpon this cõ-pact and agræment so concluded, the mo-ney is paid at London, and bils of ex-change receiued, for paiment and satis-faction of the same againe at Antwerpe. Now the partie comming to Antwerpe, or else sending his letters of aduise to some frænd of his, willing him to paie 120. l. Flemish, so sone as his bill for paiment thereof shall be presented vnto him, praieng him also for the furnishing thereof, to take it vp there againe by exchange, at sight, and to giue his bils vpon him to paie the valure thereof at London in English money: here the partie inquiring how the exchange at sight passeth from Antwerpe to London, findeth not aboue 23. s. nine pence, or ten pence flemish to paie for a pound of English money at London. After the which rate taking vp so much Flemish money at Antwerpe as wil paie & satis-fie the hundred & twentie pound flemish

and so giuing his bils of exchange vpon his frend at London, his frend must paie at the sight thereof, within a little more or lesse, 101.l. fiue shillings, or 100 pounds sixtene shillings eight pence lawfull money of England, for the bale thereof, paid for him in Flemish money at Antwerpe. After the which reckoning there is losse for the vse of a hundred pound for the space, not much aboue twelue or foretene daies commonlie (for in the space of time, change, and rechange vpon sight may be made betweene Antwerpe and London) the summe of sixtene, or fiue and twentie shillings lawfull money of England, or thereabouts for the hundred. Thus the world goeth, and this is the kind of exchange. And now let vs examine whether this be vsurie or not. All learned men doe determine and consent, that vsurie is committed onlie, where lending and borrowing is, and that when anie ouerplus or excesse is taken, ouer and aboue the principall that was lent for the verie respect onlie of lending, and in consideration

for bearing

forbearing money for time, in that case is vsurie. First it appéreth in this first sort of exchange by bils, that there was paid at London, one hundred pound onlie, and no more of good and lawfull money of England to receiue by exchange at sight in Antwerpe, foure and twentie shillings flemish for the English pound, which was so performed and paid by the taking vp againe of the same money, to be rechanged backe againe at sight to London. So that there was paid to the partie that first lent the money, about the summe of a hundred pound sixtéene shillings eight pence, or a 101. l. fiue shillings lawfull money of England, which is an increase or gaine growing to the lender of his money, to the value of sixtéene shillings and odde money, or of twentie shillings & odde money, onlie for the tarrieng and forbearing of his money twelue or fouretéene dais: which ouergaining, and excessiue taking in this sort, is in mine opinion most biting vsurie. And yet is this kind of exchange most commonlie vsed at this daie a-

mongst

mongst all the merchants of Europe, & had in great estimation, and commended, as a thing most necessarie, and a verie readie meane to serue mens turnes withall, at all times when they neede. And yet indeede it is an extreeme vsurie, yea, and such a moth, as he that vseth it, will sooner be consumed that waie, then by anie meanes else in the world, especiallie by the rechange backwards, which is euer hurtfull, costlie, and verie chargeable.

The second kind of bils or merchandizing exchange, may be called sicke and drie exchange, and is practised when one doth borrowe money by exchange for a strange region, at longer or shorter distance of time, to serue his turne the rather thereby, not minding to make anie reall paiment abroad, but compoundeth with the exchanger to haue it returned backe againe, according as the exchange shall passe from thence to London, for such distance of time as they were agreed vpon. And yet to colour this matter, there shall bils of exchange be

be deuised, & sent to some of his frends, that lent the money by exchange, with letters of aduise, to returne the bils backe againe, and a testimoniall how the exchange commeth from thence, at such distance of time, as he aduertised him of, by his letters. Which returning of bils by testimoniall doth euer cost the partie that dealeth with this sort of exchange, after the rate of sixténe and twentie in the hundred for the yere. And oftentimes, such alteration of exchange may chance by scarcitie, or abundance of money (whereof the banker will take aduantage) that it standeth the borrower somtime aboue fiue and twentie or thirtie in the hundred pound for the yere. And bils by this kind of exchange are made on Gods name, for a colour onlie to get the parties hand to them, to shew (if nede be) that such money so lent, was taken vp for him by exchange, the said bils being neuer sent out of London: to the end that the partie who leeth his money in this sort may haue his reckoning giuen him to pay as the rate and

course

course of the exchange hath past all the while he hath the vse of that money, which shall fall out no lesse than after the losse of twenty in the hundred pound for the yeare: or perhaps (as the vse frō the charitie of the lender, shal be mowed) after fiue and and twentie or thirtie in the hundred pound, bicause the talking, and limiting therof resteth altogither in the bankers hand. This vile kinde of exchange is vtterlie to be abhorred, for that it is none other than a manifest rankered vsurie, and therefore hath bin heretofore forbidden by acts of parlea-ment: as may appeare in the reigne of two noble princes king Henrie the se-uenth, & king Henrie the eight, of most famous memorie. And yet all this not-withstanding, ỹ merchants wil saie, that they cōmit no vsury, by such kind of deal-ing, although the lender by exchange be alwaies for the most part a verie great gainer. And the reason is, the vncer-teintie of gaine, and doubtfulnes of pro-fite, for that thorow the alteration of the exchange, the deliuerer or lender of mo-

ney

ney, may chance to sustaine losse sometimes: and therefore this aduenture and hazard considered in the exchange, they saie there is no vsurie at all. But this is no sound reason of theirs, but rather a mere cloake to colour their cunning deuises withall: bicause that in this second kinde of exchange, the exchanger or lender of monie, is commonlie his owne bailie, and tareth the borrowers losse, according to his priuate commoditie and gaine, who will be well assured to be no loser, no more than hee that putteth forth his monie vppon plaine vsurie, and bargaineth alwaies for present gaine before hand. And although the banker perhaps bee not so fully assured of his gaine, as the vsurer commonlie is: yet it is a hundred to one, that by the course and order of the exchange the deliuerer of monie shall bee no loser in the end, but rather a gainer, bicause the price of monie by exchange from London to Antwerp, is euer dearer and higher by three pence or foure pence in the pound, than it is from thence to London,

don, at whatsoeuer discrepance of time the exchange be made. And therefore the gaine thereby is indeede verie certeine to them let them sais what they list. I grant still, that reall exchange is honest and lawfull, where money is deliuered to be paid againe at sight, or at two or three monethes, according to the iust and publike valuation of monie, to what countrie soeuer the exchange is made. But this kinde of exchange pleaseth not merchants, the same hauing no such gaine or lucre and gaine, as the rechange, and the drie exchange haue: which two kindes of dealing, are verie hurtful to all occupiers, and destroy al trade, when such often returnes are made of money, either the one waie or the other. And therefore the exchange in these daies, is no other thing than a certeine couetous negotiation, a grædie kinde of chopping, and a colourable manner of changing, or rather a certeine deuise of bieng and selling of coine or money, by waie of commutation and exchange, which may aptly be called merchandizing exchange

as

as I haue declared before, the same being founde out by chance and fortune, and at length by experience reduced into such an art, as is altogither against nature. For the occupiers thereof doe giue and sell money for money, which was not inuented and ordeined to that ende, that either it shoulde price it selfe, by it selfe, or bee valued and esteemed by waie of merchandize, but that all other things should receiue their prices and value of it. And the valuation of money to proceede, and haue allwaies estimation from publike authoritie, and the same to bee perpetuall and vnchangeable, according to a knowne standard. Whereas the merchant exchanger selleth as it were, the valuation and rate of money, making at all times, what price he listeth: wherin he transgresseth publike order, against all equitie and common iustice, practising vnder the colour of exchange and rechange all the mischiefes that vsurers can deuise. And for the closer and more secret handeling of the same, the exchangers haue imagined

certeine

certeine distinctions of time, to bleare & stop mens eies from spieng their pretensed vsuries, and counterfet dealings. For when a man will borrowe mony by bill of exchange, he is asked and demanded, whether he will haue it at sight, vsance, or double vsance: which three varieties of time, bee the three distances, chieflie vsed amongst merchants, and exchangers now adaies, although there be manie other. And then if from London monie go by exchange at sight for Antwerp, for xxiiii.s. the English pound it shall go at vsance, which is a moneths time, at xxiiii.s. foure pence, and at double vsance, which is two moneths time, at xxiiii.s. viii.d. oftentimes at more, but seldome times at lesse. So that for the forbearing of a hundred pound for one moneth, there is gotten fiue nobles, and for the forbearing of it two moneths, there is gotten three pound sixe shillings eight pence. And therefore it were as good, at the least it were all one thing to saie to him that will borrowe monie by this exchange: sir, ye shall giue me for

monethes forbearing of an hundred pounds, three and thirtie shillings and three pence, and for twoo monethes, three pounds fiue shillings and eight pence sterling. And if an hundred pounds bee taken for sight, which is commonlye not passing foure or fiue dayes respite, betwixt London and Antwerpe; there is likewise gaine reaped, more or lesse, or else men will not deale. All which considered, who can excuse this kinde of trade from vsurie? Because the banker, or deliuerer of money, maketh his gaine before hand: setting seuerall prices vpon his moneye deliuered for seuerie distance of time, and so receiueth more againe, than hee first disbursed: publicke for lending of it, and for the deferred time, in forbearing his money: hauing other mens necessities, to serue his priuate couetousnesse, coloured with many strange, and vnwoonted tearmes of diuersities of times. Wherein the ignorant and vnskilfull of this kinde of trade, haue supposed some reasonable

cause to lie hidden, for taking such gaine and profit, as redounoeth to the by the said exchange. But in verie deed there is no reasonable cause at all, but verie flat lending of money, for lucre and gaine, as all vsurers commonlie do. And therefore I cannot iudge, but that these sorts of exchanges, as well as change by billes, as sicke and drie change, are the verie practises of vsurie vnder the colour and title of exchange, wishing that no such cutting exchange should be vsed or borne withall, in a well gouerned and christian common weale. But yet, because merchants which haue an intercourse and trade occupieng, betweene countrie and countrie, manie times, for the furtherance of their businesse, or for the benefite of some mans necessitie, seeme to haue vse of exchange: it is not forbidden, but that they may vse reall exchange after the before specified, so the same bee done without fraude, for one to serue anothers turne, leauing that subtill in-

of theſe diſtances of time, bargai-
ing, as it were, for greedie gaine, and
gatter profit vnlawfullie, by let-
ſwith their money. And ſurelie
chants ſhould not liue by gaine of
ey, but by gaine of wares, and yet
ſelling time therein neither: but
ing a knowne lawfull trade, for
intenance of common ſocietie, do
they would bee done vnto, and
one another charitablie as nées
ſullie require, and time giue op-
nitie. Thus if merchants would
plainlie, and ſimplie gaine with-
king farther aduantage, & ſelling
as they could preſentlie it were
ide, it were honourable, it were
le for all eſtates, yea it would be
nerall benefite of Europe, to the
ment of al welfare and plentie.
as now, through their vnmerci-
lings, in this their biting and cut-
change in reſpect of time, they de-
many honeſt men, & vndo princes,
ly mony of them after that ſort,

and so bring all things at last to
confusion. God open the eies of
princes, to redresse this evill, the
invention of the diuell, to destro
charitie, that in right should be
twixt man and man.

The yong king of Portugale,
about nineteene yéres old, this
rie last, having had the absolute g
ment of his kingdome, since the
téene yere of his age, according to
vill law, doth deale severely at th
against offenders, and especially
such as are hurtful in their trade
publike benefit of his people.

And whereas, amongst other
of his countrie, his Maiestie und
deth by some godlie men, that
change in his realme is much
and practised amongst merchants
for grévie gaine vnelie: his
hath forbidden by proclamation,
great paines (as I am informed)
banker, or other whatsoever he
giue anie billes of exchange,

ner of gaine at all: no not ſo much
to haue conſideration for the charge,
ping their bookes and cafliers. But
nie man be diſpoſed to giue his bils
change for anie place, or by anie ma-
of waies, he muſt giue out the ſame
lie, without taking anie one penie
his paines, taking onlie value for
e, and no penie ouer at anie hand.
if he doe otherwiſe, he incurreth
ght waies a great penaltie: the
ght whereof, he ſhall feele, be he
allured. For this muſt I ſaie,
I haue not ſeene better iuſtice done
lawes better executed in anie place
Chriſtendome, than in Portugall.
grant iuſtice elſewhere in euerie
e; that vſurie amongſt other offen-
may be at the laſt in no place at all.
would GOD, that men would
leaue craft, and vſe plainneſſe,
get wealth vnto them lawfullie
ey ought to doe, and in good con-
ce. For ſurelie as men do now liue,
ecialllie in this matter of exchange,

they doe make the name of exchange
serue their wicked purposes, inter
ling in the right of princes, for t
owne gaine, being lords of coine,
the great shame of al princes and
For whereas all kings and gouern
doe set a certeine rate vpon their
and no man so hardie to ouervalue
same: these bankers, these money
and these merchants doe set what
they list of money, and make
ther of high value, or meane v
as they please, for their owne
gular commoditie and priuate
A time was, when princes onl
deale with the valuation of m
and exchange of the same. As fir
coine was rated in all countries,
certeine value, by publike ord
authoritie from the prince and state
then none gained, by ante exchan
money: for the value being kn
none would giue more, yea none
giue more. And especiallie in Eng
in the fiue and twentie of king

harde the thirde, and twelue chapter. The erchange was not vsed by anie subiect, but by the king onlie, vpon paine of forfeiture of the money so exchanged. The same lawe was likewise also in king Richard the seconds daies, and in the third yére of king Henrie the seauenth, and then did all states flourish. For the stranger bringing in his wares into this realme, did first paie his custome, by his oft trafficking, and imploieng the money that he receiued here vpon the commodities of this land: and so paieng custome, departed home to his countrey againe, without carrieng anie money alwaie at all by erchange, except vpon great cause. For if there were not sufficient commodities here in wares, he made his erchange then with the kings officers, and none others. So that it was knowne certeinly to the prince and officers, what erchange he made, and vpon what cause. And then was no fraud vsed, yea in those daies, merchants

were beneficiall to the Prince, profitable to their countrey, and wealthy to themselues, with oft trading, meruailous barating, great changing, and huge vtterie telling of their wares, with the commoditie and chaffer of other countries. Since which time, the merchants seeing great gaine before their eies by the exchange, began to flatter princes, and made offer, to lend them great summes of money vpon their neede, if they would suffer them to vse the exchange one with another. And so they entred into a fraternitie, to haue the exchange, amongst themselues, and agreed vpon foure standing bankes, to serue the pleasure of all princes. That is to saie, at Antwerpe, Lyons, Venice and Rome: who hauing in all these places, certeine priuiledges granted vnto them, for their securitie (for otherwise it were high treason, to intermeddle with the valuation of coine against the leaue of princes) they gaue newe valuations to coine, for the

pinate gaine, calling it permission money, making a greater value of the mine, than it was in his owne nature, and by publike authoritie agreed vpon: taking occasion vpon discrepances and distances of time, and place, to make the money dearer or cheaper, as they pleased amongst themselues: and that after three maner of waies, at sight, at vsance, and double vsance, as I said before. And from these foure places, other cities take example: as London, Ciuill, Lisbone, Paris, Roane, and Bridges, and vse the same permission exchange, as the other foure standing banks did. And this is strange, to see a diuersitie of paiment from one place to another of equal distance. As for example. From Antwerpe to London, the exchange hath bin two and twentie shillings ten pence, at sight: and from London to Antwerpe againe, it was straight waies three and twentie shillings. Likewise the exchange from London to Roane, for a

French

French crowne was fiue shillings eight pence, or ten pence at the most, and immediatelie, from Roane to London, the exchange was againe fiue shillings, or fiue shillings eleuen pence at the least. By which examples it appeareth, that one summe of money, of one sort and kind of coine, hath two prices, and two valuations at one time exchanged, for one distance of time, differing onlie, by the diuersitie of place and countrey. Thus we see, what merchandizes men make of money, and alter coines, valued by publike authoritie, to bee of what price they list, for their owne priuate gaine and commoditie. And since this permission exchange hath beene vsed, plaine dealing and charitable lending hath beene forgotten, bullion hath not beene brought into this land, artificers haue detected, the princes custome in all countries hath beene much lessened, all lawfull trading nothing so much vsed, and occupieng townes haue come to ruine

and the great transporting of wares from one countrey to another, nothing so frequented amongst merchants, as hath bene heretofore. And last of all, the price of all wares by this meanes hath bene greatlie inhaunced. And will you se, when the exchange is most vsed. Thus it is. Where plentie of wares is to be sold, and good is to be done with the bieng of them, thither is money sent in great abundance to bie the same: and the same money riseth streight to a greater value, when anie one will borrowe to pais present money for merchandizes. And thus the merchants paieng for money after fifténe in the hundred at the least, although hé make a good market for himselfe, yet his owne countrey men shall fele a smart, when he commeth to sell the saide wares at home. For he will so highten the price of his wares, that he will lose nothing by the exchange at all. And so the poore chapman, and the plaine meaning man,

shall

shall paie for his exchange euerie pe-
nie, besides the gaine that the seller
will make for his owne liuing. And
this is the reason, that wares ware
dearer in this age, than they haue done
heeretofore, onlie thorough the deuil-
lish and wicked merchandize exchange.
Now Lord GOD, what meane prin-
ces to bee thus abused, to suffer priuate
men, to set price of their publike coine,
and to make it oftentimes, to be more
worth, by merchandizing exchange,
than by nature it is possible to be, suf-
fering them to change the course of na-
ture, as though a pound weight, should
bee more weightie than a pound, or
a pound tale, more than a pound tale,
or an inch more than an inch, or a
barley corne more than a barley corne.
And this I vnderstand, that certeine
rich bankets, agreeing togither, and
taking vppe great masses into their
handes, can make what value they
list of money: for money must be had,
what shift soeuer men doe make, and

paie

pay they neuer so dere, they will haue it, rather than faile of their purpose, for want. And this is the reason, that not onelie great merchants, but also great princes and kinges, are manie times bankruptes, thorough the excessiue paieng for money borrowed, vnder the name of exchaunge. But money was not first deuised for this ende, to bee merchandize, but to bee a measure and a beame, betwixt man and man, for the bienge and sellinge of wares. And so euerye man to receiue money in value, for the goodnesse and price of his wares, and not that men shoulde make money of money: a thing so contrarie to nature, as nothing cannie be more, and the only ruine of all trade, throughout the most part of this knowen worlde. Thus I talke, and spende winde in vaine, for you matter merchant, standes still vppon this, that no order can bee taken for the exchange, bicause of the vncertentie of it, which riseth and falleth as the scarcitie or

plentie

plentie of money is. And what is the cause of all this? Surelie the greedinesse of man, and the couetous desire, which hee hath to inrich himselfe, by hooke or crooke. Now Lord for his mercies sake, is there no waie to temper this vnsatiable desire and greedie couetousnesse. Well, howsoeuer men will be euill, it is not good for others to ioll them in their euill, or to allow of sinne: but alwaies to speake against vice, as GOD hath commanded, and to referre the punishment thereof to his iustice, in due time to be ministred. But I am afraid I haue beene ouerlong, in this tedious cause, and high mysterie of merchants occupation: and therefore I will speake no more thereof, but shew you now where no vsurie is at all, and that in diuerse contractes, and so declare the difference betwixt interest and vsurie.

I doe bie land of my friend for a certeine summe of money, and of like value to the lande, with this condition:

if

if hee bring mee the money againe at my time, hee shall haue his lande againe. I being lawfull owner of this land by bargaine and sale, may safelie inioie the fruits and rents of the same lands, without any suspicion of vsurie committed, and the rather, for that I haue paide the iust value. And (as I haue often said heretofore) vsurie cannot bee, but where lending is, and the propertie altered, and the vse also of the thing lent, consumed. Now then, he that hath gotten lands by bargaine and sale in this sort, although hee haue promised to sell backe againe the saide landes, for the said money: yet is hee true owner thereof, and may take the fruites, without danger or offence to GOD or man.

Alwaies prouided, that these dealings bee not vsed for colourable shiftes, to make indentures of bargaine and sale, onely for vsurie to bee exercised, and to auoide thereby the danger of lawe. Now this fraude and this sleight,

may

may bee eastlye espied, if the manne
of dealinge bee well and aduisedly
loked vnto. As thus. If the man th
bieth this lande bee a knowne vsurer,
is likely that he seeketh the gaine of h
money, by the rent of that lande, and h
money also, when it is offered. Again
if the money paide bee much lesse th
the land bought: it is most like, ther
was no plaine meaning of any bargain
and sale, but a deuise, to auoid the dan
ger of lawe, and so to make gaine by th
profite of the meane issues of the land
a common shift vsed nowe adaies, t
mocke GOD withall, and his lawe, bu
God is not mocked. And surely there
no right or lawfull bieng, where ver
little is giuen for that, which is ver
much worth, but a certeine cunning
sed (as I haue said) to mocke both GOD
and man.

C. de pac. tis inter. empt. & vendit. l. 2. & l. commissoriæ & l. cum te feodum

I doe freely lend money to my frien
for sixe monethes, with this condition
that if he doe not pay me the said mone
at the time, hee shall pay vnto mee su
damage

C. perue-nit, & C. constitu-tus. De fi-de iussor.

ages as I shall sustaine, for default
his paiment. In this case, if hee
ake daie with mee, I may lawfully
mand recompence, and take reasona-
vsurie without offence, bicause hee
h hindered my gaine, in breaking day
h me, for that I purposed vppon the
e money at that time, and made ful
koning to make them certeine pai-
nts with the selfe same money. And
if vppon lending my money, I de-
nd a certeine, as twelue pound in the
zed pound, more or lesse, for the on-
bearing, and for time sake, with-
knowing my losse that might bee a-
hand, I am herein an vsurer.

I being an occupier hauing monie le-
by me, which perhaps I must short-
ploie, and notwithstanding, bicause
friend hath great neede, I doe helpe
with an hundred pounde for sixe
nethes, with this condition, that if
shall stande in great neede of the same
ney, within the same space, either to
some necessarie debt not yet know-
nto mee, or to bie some verie good

bargaine, that may perhaps fall in the meane season, which I cannot do, without the said money: my said frend shall promise me to pay for me all such vsurie as I shall be forced to pay in consideration of the want of my money. Herein I doe not commit vsurie, if for good causes I doe demand allowance, without fraud, couine, or any colourable dealing at all, but onely for mine owne certaine indemnitie, and to saue my selfe from vndoubted knowne harme.

Another commeth to mee and would borrowe a thousand pound in golde, and as much in plate, for a shew to decke and set forth his wealth the more to the world, when it is séene in his shop. In this case I may take vsurie for my gold without offence. For this is no lending, but a letting out for hire, by his perill that letteth for a certeine time: and therefore where no lending is, and propertie altered, there cannot be any surie at all.

F. commodati. L. 3.

The Apothecarie lendeth to the Physician an hundred pound by the yéere for

, bicause he shall send his billes of re-
ipts vnto him and to none other. In
is case is doubtfull answering. But if
Apothecarie be a iust dealing man,
haue good ware in his shop, and
ale faithfully without slander or hurt,
that neither the Physician himselfe,
yet any other for him can perceiue
iudge, that hee is damnified in anye
ing: I do thinke that in this case there
no vsurie, bicause the Apothecarie
th not take anie thing to be valued or
alued by money ouer and aboue his
incipall, but onely the fauour of the
ysician, for the vtterance of his good,
full, and honest wares: although there
that saie, this same is a knacke of v-
ie, by lending of money to vtter their
es better, and to get more credite a-
g the people, but I referre it to their
iences that so doe.

A mightier man than my selfe, with-
eth thorough force, a portion of
e from mee: I am loth to trie
lawe with him, bicause hee hath
lawe in his hande, and is a iudge.

And I offer to lende him fiue hundr
pounde, for a yeare or two freely, so th
I may haue mine owne without furth
trouble or veration. In this case, I
no vsurer, because I doe not gaine an
thing, but onlie receiue mine owne q
etly, without further trouble or charg
I doe borrowe an hundred pound fo
yere, promising at the yeres end to l
another hundred pounde to my fr
of whom I borrow the yere before: t
is permutation, when one good turn
like value is done for another, and
vsurie.

I take the perill vpon me of the ca
age of a great masse of money, I m
lawfullye take portage money for
paines without offence: for it is no
rie, because it is but the reward of
trauel. I am suertie for one, and pay
debt, paieng vsurie for the same mo
The principall debtor for whom I
bound, is bound to pay vnto me the
rie, and the paiment vnto me is no
rie, for that I haue nothing but m
owne againe.

Exe. fiede iussor. c. 1. & 2.

A man by testament, granteth a lega-
cie, and willeth his sonne to paie the le-
gacie, and so much (nomine pœne) for
not paieng it: the lawe saith, the testa-
tor may charge his executors or heire,
under a penaltie to paie his legacie, and
the same is no vsurie. But if the testator
should thus saie: I will that my sonne
my executor, shall paie for euerie moneth
that they are behind hand so much, and
so from moneth to moneth, till it bee
paid: this is vsurie saie the lawiers, be-
cause the time is mentioned and pained.
Baldus rehearseth this matter by a te-
stator that charged his executor to paie
vnto Sempronius a hundred pound, af-
ter his decease, or else to pay vnto the le-
gatarie for euerie yeare that it were vn-
paid one tun of wine, or 10.l. in money:
the executor paid the wine for three
yeares togither, and afterwards refused
to paie anie penie or legacie at all. The
legatarie had the executor in sute, and it
was ruled by law that could he not haue
anie thing, bicause it was against lawe,
that a testator should make anie such be-

Bald. l. v-
nica. col. 6.
q. 3. De
his quæ
pœne no-
mine.

anie such bequest with a penaltie, being none other than cloked vsurie.

And in this case, Baldus saieth, that he prevailed for his client the executor, against the legatarie. Now if the testator had simplie said this, I will that Sempronius haue ten pound yerely for three ten yeres, and at the ten yeres end, 100.l. It had bene no vsurie at all, but a plaine and lawfull legacie.

A man hath a summe of money allotted vnto him for the dowrie of his wife, the money is not paid at the daie of the marriage, nor yet long after, but some peece of land casuallie bearing fruit, or corne in pawne, allotted vnto him: the husband shall haue the benefit of that casuall ground, be it fruit or corne, vntill the dowrie be fullie paid, or hauing no such land nor pawne otherwise, he shall haue the interest of his money dew vnto him, bicause he sustaineth the burden and charges in mainteining his married wife freelie without anie dowrie at all. And so much interest shall he haue, as he can proue his certeine charges of the marriage

C. Salubriter. tra. D. vsuris. Bald. Pabr. & Ant. de Butr.

marriage hath bene. There be also, that thinke he may practise before hand, for a certeine portion monethlie, or yerelie, if he be paid the whole dowrie, which opinion Panormitane amongst others, doth maintaine.

A rich man dealeth with his baker, and saith thus. Neighbor, I know you nede money to bie corne, you shal haue 100. l. of me for a yeere, so that I may haue weekly, so much manchet, or cheat bread as amounteth to a roial, noble or crown, deelie for the whole yeere, & then to put me in good assurance for my 100. l. at the yeres end. This is vsurie in the deuils name, and he more fit to eate stones then bread, y wold bind men to such a bargen y haue so litle charity in him. A lord saith to a brewer, sirha, you shal haue in such a parsonage of mine, 100. quarters of barlie yerly before hand, so y I may haue 20 tun of deeble beere yerly for my corne. I do answere. If the lord haue more beere, for letting his corne go before hand, in respect of time, than he could haue ready beere to be deliuered vpon sight of y corn,

I doe saie that this lord is an vsurer, for he is a time seller, and hath gaine for the verie forbearing of his corne.

C. in Ciuitate. ext. de vsur.

One selleth the grene corne of his ground, or the fruit of his orchard before the trees begin to flower, and the vier hath a good bargaine, and gaineth greatlie: the vier in this case, is not bound to paie anie thing backe againe, because of the vncertaintie of his gaine. For so the yere might haue fallen out, that he should neither haue had rone nor fruit to anie purpose. Another giueth a hundred pound in money, neuer to haue it againe, to receiue in stede thereof, five pound for euer, or three liues: here is no vsurie, because there is no lending, the principall being gone for ever, and the seller hazarding his money, for he or his perhaps may be euill paid hereafter.

Innocent. & Host. ext. de vsur.

And although the value may be twise or thrise paid, that is no matter, for so a man may gaine with bieng and selling, with chopping and changing, with leting and setting, with purchasing of land, and by diuers other contracts, and ware

verie

berie rich with such bargaines, and yet no reason that anie thing should be paid backe againe, for then all mens estates and welth, should be vncerteine. There might diuers other contracts be named, I will not be long, for all sale this. If a merchant that liueth by his occupieng and trade, shall sustaine either losse for wanting his money (in due time) or fele hinderance of gaine, bicause his money is out of his hand: it is euery mans part to be thankful, & to remember the harme that the merchant hath felt, and especiallie if the debtor doe breake date in not paieng of that, which was frelie lent vnto him, he ought to satisfie the merchant to the vttermost, or else he is no good man. And to shew last of all, the difference betwixt interest & vsurie, although it little nedeth, for that the examples heretofore declare the matter plainlie inough, for you must vnderstand, that vsurie is onlie giuen for the onlie benefit of lending for time. Whereas interest is demaunded when I haue sustained losse through another mans

cause,

cause, and therefore interest mea, that is to saie, it behoueth me, or it belongeth to me, or it is for mine auaile, or it is reason, that I bee answered all losses and dammages, that I haue susteined thorough another mans cause, aswell for the gaine that else I might haue had by my money, if touch had beene kept, as for the losses susteined thorough another mans fault, that hath not paide mee mine owne in due time. And therefore all lawes doe allow, that men may haue their dammages awarded vnto them. And in so doing, an equalitie and iust proportion is obserued in this sort, that whereas one hath had benefit by me, I shoulde likewise susteine no harme by him, much lesse be vndone for my well doing, and he to ware rich by my losse, that meant so well towardes him. This is a grœuing to all lawes and to natural equitie, to iustice and to reason. And the name of interest is lawfull as that which seeketh onlie equalitie: where

a

as the name of vsurie is odious, vngodlie, and wicked as the which seeketh all inequalitie, whereby countries and kingdomes and all good gouerned Common weales, are oftentimes destroied and vtterly ouerthrowen when the most doe starue, and the fewest doe gaine. And thus although a man may demaund interest in some respect, and for cause after the lone of his money: yet can he not certenlie expresse the value before hand, or by anie former contract, demand gaine for lone. The last part of my diuision, toucheth the punishment of vsurers, and the allegation of examples in all ages against vsurie, wherein I will bee as short as I may shewe my selfe: for I feare me, I haue wearied you all with my tedious talke: but such a plentifull fielde, how may it be lightlie ranged ouer? With that they all said, they were rather refreshed than wearied, sauing that the griselie merchant was put to his noddes now and then, wherefore said hee, it is good to cut short.

And

And herevpon I wished both him and all others, not to giue occasion, and then men would speake the lesse against vsurie. But now, as things go, the hottest wild fire that is, is too little, and not hot inough against vsurers, because they swarme so much, and are so horrible in their dealings euerie where. For if I should deuise to doe one a notable displeasure, whereby to bring him to vtter confusion: I could not set a better frame for him of mischeefe, than to lend him great summes of money, vpon verie good assurance to paie deepe vsurie therfore, and to forfeit great bonds therwithall, if the money be not paid. And I praie you, hath not this deuise bin practized with some thriftlesse inheritors, and wastfull gentlemen, of our countrey to feede them with money vpon deepe vsurie, and that in statute merchant, vpon excessiue, and almost horrible penalties, that landes worth ten thousand pound, haue beene forfeited for not paieng a thousand in money, the breach of the statute being foure thousand pound,

whereas

whereas the simple gentleman neuer borrowed in his life the nete summe of fiue hundred pound, in all the worlde: Beware therefore how you borrow vpon vsurie, you that would thriue, and beware of bonds: for surely whatsoeuer he be, that vseth customablie to borrow for gaine, and will easilie enter into great bonds, he cannot thriue or com forward by anie possible meanes, although he had the high fauor of his prince, or the welth of a duke: such a deuouring beast, and consuming worm is vsurie, where once it taketh place, and hath made a deepe entrie. Therfore no maruel if the lawes doe prohibite it vpon great pains, which I will touch in as fewe words as I can. First the word of God (as maister Preacher hath said verie well) forbiddeth the same expressely in Deuteronomie, Exodus, and Leuiticus. And the psalme saith: He shal enter into Gods tabernacle, that hath not lent his monie for vsurie. And in the eighteene of Ezechiel, all people are forbidden to take more than they lend: and such are excluded from GOD

that

that take any ouerplus. The generall Councell called Nicenum-Concilium doth vtterlye forbid vsurie vpon great paines, but that stretcheth to the clergie. The ciuill lawe did neuer expressely allow of vsurie, neither was it possible by lawe to alter nature. For vse cannot be assigned vnto those things which are wasted with the only occupieng of them, as wine, oile, corne, and money are: and therfore cruell are they that seeke to separate them from the propertie. For hee that hath borowed any thing, & so is lord of the same, by vertue of his borrowing (as all borowers are) he hath the vse of the thing borrowed, which doth consume away with the borowing, and cannot in any wise be separated from the property. And therfore the ciuil law did rather vse a shift by caution of bond or obligation after a certeine time, for the lord to recouer by, that had lent out his goods to another man, which stood him in sted of the propertie, although by dutie of nature & right, he could make no claime at all to receiue any vse or benefit of that which he

he did lend. Indeed the Emperour Iuſtinian doth beare with moderate taking as I will ſay more at large hereafter, & yet rather ſuffereth it than alloweth it, to auoid great harmes, leaſt the trade of merchandizes ſhould decay thorough the couetouſneſſe of men, that elſe wold not trade, the ſame being hemmed notwithſtanding, within certein liſts or bounds ouer and aboue the which if anie man do paſſe, he is condẽned for an vſurer. But the canon lawe, which is the lawe of the church is moſt vehement againſt vſurie, and appointeth verie ſharp puniſhments againſt all vſurers, grounding it for a moſt deadlie & damnable ſinne, and making it by all circumſtances, more irkeſome in Gods ſight than murther. For that an vſurer is a deſtroier of whole families, townes, and kingdoms: whereas a murtherer is but an offender againſt one or two perſons. Therefore whoſoeuer maintaineth vſurie not to be a deadly ſinne, the canon lawe iudgeth him for an heretike, againſt whom the lawes may of right proceed to his condemnation.

Extra de vſuris per totum.

The

The punishments appointed by the lawes, are these.

L. improbum & ibi Bald. C. de infamibus.

FIrst, they are diffamed persons, for that the lawe diffames them. So that if my brother make an vsurer his heire, I may breake the testament, and by excluding him, bee admitted my selfe, by complaint of a testament, made against office or good right.

2 Againe, they cannot be suffered to receiue the holie Communion, or to come into the church where God is honoured in the congregation: that by such means they being ashamed, might repent and acknowledge their faults, and call to God for grace.

Clem. eos vers sepeliie, De sepul. Ioan de Imol. in 7. Collat. & ib. Card.

3 Moreouer, they shal not be suffered to vse anie oblation in the church of God, as other christians doe.

4 And when they are dead, they shal not be buried in christian buriall. And if any minister doe receiue anie knowne and conuicted vsurer to the holy communion,

he same priest or minister shal be strait
ies suspended from celebrating in
he church. And who so burieth an vsu-
r so convicted, shall immediatelie bee
communicated. According wherevn-
o an old tale comes to my memorie:
hich because it is a matter of fact, and
teth worth this purpose well, I will
illy shew it.

A rich vsurer, being notorious, and A notable tale, fit for an vsurer to knowe.
herefore often warned to amende, and
t amending never the more (as many
t come to sermons, are never the bet-
) departed this world, where and
en I cannot tell (for the booke goeth
o far either for time or place.) But
the man was dead, his kinsemen,
succeeded him (as rich men want
t) desired to haue him buried in the
d church before the high altar on
t name. The parson being a zea-
l godlie man, would not burie him
ll, no not in the churchyarde, much
e in the church, or at the high altar.
kinsemen hereupon, being greatlie
maid, offered largelie to haue this

fauour: but all would not serue. [illegible]
length vnderstanding that the par[illegible]
had an asse, which brought his bo[illegible]
from his parsonage dailie to the chu[illegible]
being a prettie distance in sunder, t[illegible]
politikely desired to obtaine this fau[illegible]
for him, that as his asse did dailie ca[illegible]
his seruice bookes to the church, [illegible]
would please him, that for this one t[illegible]
the quicke asse might take paine t[illegible]
rie this dead asse in a coffine, with [illegible]
condition, that wheresoeuer the [illegible]
staied, there the bodie should be bu[illegible]
persuading themselues, that as th[illegible]
by an ordinarie course, died euer[illegible]
to go from the parsonage to the ch[illegible]
with a burden of bookes vpon his b[illegible]
so of course, hee would take the [illegible]
waie, with this dead mans corps, [illegible]
cheasted, euen straight to the ch[illegible]
The priest vpon their importune [illegible]
was contented that the asse should [illegible]
in this matter for the vsurer, and [illegible]
dumbe iudge: who, when hee ha[illegible]
cheasted bodie vpon his backe, f[illegible]
the waight heauier than it was w[illegible]

be (as vsurers want no waight, bee-
ouerladed with sinne) or else by som
ot motion of GOD, I thinke, as
laams asse was inspired: so this fore
beast being laden, and ouerladen
it should séeme) did fling, and take
immediatelie, as though wilde fire
beene in his taile, and leauing the
uarie course to the church, take the
ght waie out of the towne, and ne-
hast flinging and running, till hee
e to a paire of gallows at the towns
, and there wallowing himselfe
er the gallowes, with the corps vp-
his backe, did neuer leaue tumbling
tolling himselfe vppon the bare
nde, till hee was cleane disburde-
of so miserable a carrion. So that
enen vnder the verie gallowes hee
his vsurers carcase. A fit altare
ubtedly for vsurers to bee sacrificed
aliue, or buried vnder when they
ead, and a most worthie taber-
le or shrine, miraculously assigned
all such lewde saintes to bee shrow-
in, either dead or aliue. But this

tale hath almost made me forget my
uision.

5 It is further determined, that whe
as priests doe ordinarilie go vnto
other christians, to giue them ghos
comfort: none shall be suffered to
vnto vsurers, to giue them anie ghos
counsell, but to suffer them rather to
rish like dogs. Except it bee euide
proued, that they are sorie for their
mer liues, and are contented to make
stitution of goods so horriblie take
gotten, as by wrongfull vsurie: put
in pawne for the same, accordin
their abilities. Wherein they
worse case, than common strumpet
harlots be. For a drab is not boun
make restitution of that she hath g
vnlawfully, by abusing hir bodie i
thinesse, but only to doe penance.
yet an vsurer must restore his evil
ten goods, bicause he hath stolen the
else hee cannot bee receiued into
church againe.

6 Besides this, when they make
wils, none must be present at the

thereof, to beare witnesse of anie
they doe.
Neither shall their testament be of a-
force, except they make satisfaction.
Saie they cannot make ante maner
will at all, neither nuncupatiue,
nor codicill, that is to saie: Nei-
will by word of mouth, nor yet a
will, without institution of an

although he make his will, and
ter it, putting in sufficient caution:
will not helpe him, as some doe
opinion and saie, as Bartolus a-
other.
And if anie vsurer, will dwell in
other shire, than where he was Sextus de
, he shall not be suffered, but vsuris.
he be banished for euer, and ne-
come there againe. Or if through
ance, such doe dwell in those pla-
and are winked at, the cheefest men
shall be indited, the bishop sus-
ed, and inferiour prelates excom-
cated.
And what become of an vsurer, no

man ought to care, although he beg
bread, and die for hunger, because
life is as hatefull, as it is abhomi
ble.

12 And lawes made, for the allowa
of usurie are vtterlie abrogated.

13 And because, they are accounte
worse then cõmon theeues and rob
they are bound, not onlie to restore
they haue, but also to answere all
fruit, that they haue gotten by such
lawfull meanes. Notaries are cha
vpon great paines, not to make
instruments, for such wicked contra
and vngodlie bargaines: for if they
otherwise, they are holden for pe
red persons, because they take an
vpon their first admonition to the
fraie, and also are restrained for
to bee publike notaries afterw
Moreouer, all lawes and statutes
or by oth receiued, and allowed
gods, or that inferer debtours to
sturie vnto their creditours, are
great penalties forbidden and
void. Againe, those great usuries,

beene paid, are also abrogated, the councell of Vienna, and those hereafter will take vpon them to authors, writers, officers, or denisers of such lawes, shall be straightwaie communicated and accursed of the church. All this notwithstanding, if the vsurer doe repent, and call to God for grace, he shall be absolued, and receiued againe into the congregation: so that he doe make faithfull restitution of all his gaine gotten by vsurie, and doe after stand, to the arbitrement of his ordinarie diocesan, and iudge in causes ecclesiasticall, who by the lawes is appointed to punish him by the purse, that thereby he hath gained, he might make recompence by the same. And assured, there can not be a greater punishment to a couetous vsurer, than to punish him with paiment of money, who hath set all his mind and whole thought vpon scraping, and gathering of goods together, without anie care in the world how he came by them. And yet some will neuer be good, doe you to them what

you will. According whereunto, a little to reuiue your wittes, and to quicken you, yea and perhappes to touch yo master Gromell withall, I will tell you a tell by the waie, touching this matter, of a merchant whome you all knowe.

A tale of a merchant in London

A certeine famous preacher, a man most zealous in religion, and therwith so vehement against sinne (as I know few his like within this land) made a sermon, not manie yeres past at Paules crosse: which sermon was wholie against vsurie, wherein he shewed himselfe, both verie well learned, and also right godlie, and (as I thinke) he did god to some. The same preacher dined the same daie either with the maior or shirife, or some other marchant: but whether I cannot tell. At his comming to dinner, the partie did welcome him, as it seemed, hartilie and gloied yet in deede, as it fell out afterward, saieng that he doubted not but he had done great god that daie, in speaking so much against vsurie, and

therefor

therefore thanked him. Whereupon another familiar acquaintance of the ſaid merchant, ſaid vnto him ſecretlie: What meane you ſir, to giue this man ſo great thanks, for ſpeaking ſo much againſt vſurie? I doe not know him in London, that gaineth more by his money than you doe, and therefore mee thinks, you ſpeake either hollowlie, or not aduiſedlie. Tuſh quoth the merchant you are a fole. I doe thanke him and thanke him again, for wot ye what? The fewer vſurers that he can make, the more ſhall be my gaine: for then, men ſhall chefelie ſeeke me out. For doe you thinke that he can perſuade me, to leaue ſo ſweete a trade, for a fewe words of his trolling tong? No by the rodes bodie can he not: and therefore I will clawe him; and ſaie well might he fare, and gods bleſſing haue he to. For the more he ſpeaketh, the better it liketh, and maketh better for me. Thus you ſee, that notwithſtanding the ſtraitnes of lawes, & the mightie threats and curſes vttered by God, & his prophets:

ſome

some are so stonie harted, that nothing will enter to temper them, which are to be taken as graceleſſe people, abiect persons, and reprobate heathens, vtterlie renounced and forsaken of GOD. For whome let vs praie, if it be Gods will to turne their harts, that they may enter into their owne consciences, and vse charity as they are bound, and learne to doe to others, as they would that others shoulde doe vnto them. The writers vpon the lawe are moſt generallie against vsurie, and amongſt the reſt, Baldus in his booke of councels, speaketh bitterlie against them, saieng, that vsurie is a gainefull piracie, contrarie to nature, vpon the lone of anie thing, that consisteth vpon weight, measure and number. And if anie man (saith he) doe thinke it not to be sinne, to lend for gaine, he is straightwaies an heretike: if he doe thinke it to be sinne and yet doe vse it, than he is straightwaies a land pirate. And therefore, whether he beleeue it or no, he is like a leprous person, that through the contagiousneſſe of

Baldus. cons. 449. in parte. 3

of his owne disease infecteth others, and so being infectious, he ought to be banished out of christian mens companie and congregation, till he be founde cleane, as those lepers were in the old lawe. Yea, he offendeth, saieth, this doctor, against the nature of things, because it is impossible, by the order and course of nature, that once one, should be twise one: which the vsurers go about to make, heaping and gathering togither, more than the bounds of nature will suffer, for nature cannot fynd it, that once one of dead things shuld become twice one, which must needes be, if I receiue more than I lent: for in receiuing more than I did lend, I haue mine owne, and one thing more, which is two for one. And it cannot be, I saie, either in nature or in reason, that one shoulde make two: so that all vsurie is against nature, law, reason, religion, and al gods forbod.

And further he saieth, that an vsurer is a deuouring beast, and like vnto the worm called of Plinie, Teredo, that bree- Pli. lib. 7. nat. historiarum.

deth

deth in timber, for that the same worme being touched or handled, semeth gentle and soft: and yet hath he so hard teeth that he destroieth all maner of wood. Euen so the vsurer is a worme at the first handling soft and gentle in words, alwaies pretending the charitable aide of his borrower: but in the end he deuoureth euerie mans patrimonie and inheritance, that dealeth with him. And although naturallie it be giuen to vs to abhor most, the greatest sins: yet it is contrarie in an vsurer: for the greater vsurer he is, & the greater gaine he getteth, the more sweete and pleasant is his vsurie vnto him. And as fire wil neuer cease to burne if it haue matter laid vnto it to burne vpon: so the vsurer (like to hell mouth) doth deuoure & gnaw vpon euery mans goods, as long as there is a penie, or halfpenie worth in ỹ world to be had. And that which is worst of all, he then hurteth most, when he is least felt. And therfore vsurie is called the most wicked thing that can be. And note further (quod he) that an vsurer doth licke with his

4.7. & 21. Archid

tong,

tong like a serpent, and stingeth like a scorpion, and seeketh euer like an angrie or roring lion, whom he may deuoure, being a false deceitfull beast throughout all the predicaments (that is to say) in euerie part of him, & in euerie action that he taketh in hand: for that he taketh that which he gaue not, or seeketh more than he gaue. Yea the vsurie is without all ciuilitie, curtesie, or kindnesse: and the reason is, bicause there is no part of man in him at all. Thus farre, and a great deale more saith Baldus, not only in this place, but also in diuers other places. But I will leaue him now, and go to others. Bartolus saith, that all vsurie is vtterlye forbidden, and offensiue to God and man. Panormitanus, that writeth vpon the canon law, most excellently intreateth vpon this matter at large, and doth vtterly condemne all vsurie and vsurers whatsoeuer. And amongst manie other speeches that hee vseth, hee saith thus: The whirlepoole and bottomlesse gulfe of vsurie doth destroie the soules of men, and altogither deuoureth

Bart. attent. de naut. vsur. & autent. de eccles. stis

Panor. ext. de vsuris.

their

their goods, and bringeth them at all to be worse than naught.

Card. Zab. C. quanto ext. de vsuris. e in ciuitate de vsuris. Innoc. super rubr. de vsuris.

Card. Zabarella, a famous writer, vpon the decretals doth say, that vsurie is forbidden by al lawes, and giueth reasons, alledging Innocentius, and saieng that al men should starue, if vsurie were suffered: bicause tillage would wholie bee left, when vsurie were allowed, and so al loue and charity would clerly be forsaken, and al good trades abandoned for euer. Hostiensis writing the summe of ꝯ law, is of the same mind. Azo likewise, making the like gathering, being both of them the two eies of the lawe, doe so much speake against vsurie, as hee that once preached against the Pope, and not able to thunder out his dispraise fullie, concluded, that hee was fifténe times worse than the diuell. And so these men doe rattle against vsurie in such sort, as they make it the worst, & greatest fault almost that can be vpon earth. Iason vpon the code saith thus: It is not lawfull to commit sinne, for the safegard of anie mans life: neither ought there anie dis-

Hosti. in summa de vsuris. Azo. de vsuris.

Iason in l. cunctos populos. C. de summa trinit. & fide catholica.

pensation

penſation be granted for vſurie, though it were to redeeme captiues from the infidels. And therefore no prince ought to ſuffer vſurie, although it were to the benefite of the Commonweale.

Zabarella, whom I named before, is of the ſame opinion, writing vppon the canon lawe, in the title de vſuris. Card. Zabar de vſuris.

Speculator frameth libels againſt vſurie, and calleth it. Vſurariam prauitatem, that is, the wickednesse of vſurie. Ioannes Andreas vpon the canon lawe, maketh vſurie to be moſt wicked. Spec. de vſur. Ioan. An. in regula peccatum in mercurialibus.

Archidiaconus, and Cardinalis calleth it hereſie. Imola termeth it a vermine. Archid. 32 q.1 & Card. cle.1. de vſur. Imola.

Pet. de Ancharano ſaith, that vſurers be ſcorpions. Pet. de Anch.

But what do I vnnecessarilie heape writers, ſeeing there are no that write againſt this offence, than againſt any other wickednesse whatſoeuer? I will now therefore leaue to minde no doctors, and briefly ſhew vnto you what ſeuerall nations and countries haue done herein, and therewith lay before you the mindes and ſaiings of diuerſe wiſe

wise and sage gouernours in all ages and states.

Corn. Tac Annal. l. 5. The Romanes being in their most perfect and flouri shing state, made a law by their twelue tables, that no man should put forth money vppon vsurie, but after one ounce in the hundred, called fœnus vnciariũ: which is one pound in the hundred, wheras before that time rich men might take at their pleasure. Afterwards it was ordeined at the intreating of the Tribunes, to take an ounce and an halfe, and that was thirtie shillings in one hundred pounds. After that it came to foure in the hundred, called triens, or fœnus trientarium, which is foure in the hundred. And last of all, to fiue in the hundred, called semissis, after fiue pounds in the hundred. And yet all these alterations, and diuersities of suffering in vsurie notwithstanding, one L. Genutius a Tribune or burgesse of the people published a lawe, that it shoulde not bee lawfull for anie man to be an vsurer at anie hande, or by anie maner of meanes. And so by all

Alexan. ab Alexand.

deuises

wises that might be, it was vtterly for-
den, and therevpon all fraudes were
t withall, by diuers edicts and pro-
mations, which being often renew-
d yet not withstanding, breake out
wonderful strange meanes, as what
g is so stronglie established, that
nalice of man seeketh not to ouer-
me? Wherefore Tiberius Cæsar, to
ppe this euill, and bicause he would
at there should be any vsurie occu-
d at all, did put a marueilous masse
ney in banke to the summe of Mil-
sertium, which as Budæus saith,
meth to two millions and fiue hun-
d thousand crownes, and is after our
glish account, fiue hundred thousand
nds sterling, and tooke order, that e-
ry man should haue credite for this
ney without paieng any vsurie there-
r at all, so that the debtor were able
put in a sufficient pawne or suertie,
the double value of that he borrowed.
ast of all, notwithstanding all maner of
ry was forbidden by diuers edicts
d proclamations, but also all maner

of exchange for gaine: for as Cornelius Tacitus saith) this canker of vsury is an old venemous sore, and is the chiefe head and cause of rebellion and warres in countries, and therefore it was alwayes banished in the old time, when the corruption of life appered amongst men. Iulius Cæsar made a lawe, that whatsoeuer was paid aboue the principall of the verie lone, the same should be deducted out of the principall, and no man to bee charged with more, than with the only which was iustly borrowed. There is a constitution in the name of the Emperour Albert, whereby all men are forbidden to put out their money for vsurie. And if any man did vse this trade or traffike, or by any colourable meanes, and thereof was conuicted: hee lost all and by all his goods, as well immoueable, as moueable, the same to bee confiscated to the emperours Exchequer. And yet, if the same offender had a wife, she had the third part of his goods assigned to her, so that she made a corporall oth, and did sweare that

Cornelius Tacitus.

Herminopulus.

husba

band vsed this kind of vsurie, altogi-
without hir consent or knowledge.
if she refused to take this oth, then
al the gods of this man straitwais
ted as I said, and be excommuni-
from the companie of christian
till he had made amends, and was
e a new man, according to the pre-
nder of the lawe.

The Germanes did not knowe in the time, what vsurie was, nor yet Indians neither, till coueteousnesse to sucke gaine of money, and so ted all. Yea some people haue so vsurie, that whereas a theefe (for they suffered no death for stealing) punished to paie the double of that taken, the vsurer was alwaies mpned to paye foure times the

Alexan. ab Alexandr.

Cato de re rustica.

Lacedemonians did banish vsu- euer out of all their territories: whereas all Egypt was sore ouer- with vsurie, a lawe was made, that a man might take onely his owne had lent, but no more at any hand.

U. ij. Amongst

Amongst others, Agis Duke of the
Lacedæmonians, is so thought to have
hated vsurie, that he burned all the vsu
bookes with a flaming fire in the
market place: which spectacle being
wed by Agesilaus, hee said that he
sawe a blessed light in all his
foye. Would God such light might
shine gloriously ouer London, and
roughout all England.

Lucullus so hated the excessiue dea
of the vsurers, that wheras all Asi
ouerwhelmed with vsurie, he clere
same vtterly from all vsurers. Lik
Cato being a sharpe and seuere ma
banish vsurers out of all Cicilia.

Anthoninus Pius, Alexander Se
Claudius, Vespasian, Leo, and ot
thers did restraine the couetous
vsurers from time to time.

Cicero de officiis

Cato being asked what was the ch
point for houshold keeping, answ
to pasture well, that is, to haue g
sturing for cattell. Being asked
was the second point, hee answer
pasture sufficiently well: that is to

ouerlaie the pasture. Being asked
was the thirde, he saide: to clothe
that is, not to exceede in apparell.
asked what was the fourth, he saide,
the ground: that is to maintaine
nozie, for plentie of corne. Last
, being demanded what he thought
oing money for vsurie, he answe-
arie what is it (quoth he) to kill
? Shewing by this, that vsurie
orte murderer of mankind. Pul-
his first booke of offices, compa-
e vsurers to vile artificers, that
ir wealth by lieng deadlie, and by
falshood to saue themselues from
. And with the vsurer, he ret-
, tolltakers, customers, and such
officers, that pill and poll both
people, whereseuer they beare
itie. Aristotle saith, that vsurers
wos may well go togither: for
ine by filthie meanes al that they

to that diuine philosopher, & well
an writer, in his fift booke of laws
lawe making, as he giueth the

title, warneth among other things
no body whatsoeuer he be that will
the face of an honest man, doe let out
money for vsurie or gaine. And fait
ther, if anie doe put forth his mon
vsurie, it shall be well allowed
that so borroweth, if he neuer pa
principall againe, much lesse the
rising therupon. If this Plato wer
liuing & had the place of a counce
hir maiestie, and would maintei
an argument, manie rich vsurers
vtterly crie out vpon such a magi
There is a booke in greeke of Plu
doing against vsurie, in which he
leieth all men not to borrowe u
rie, and therewith doth conde
whole maner of lending for gain
his reasons be these.

1 It is against the rule and ord
ture, that nothing should bring
something for the lending. Bes
the propetry of ỹ goods is anothe
and not mine, and so it is nothing
and therefore against nature th
thing should come of nothing, w

gaine ouer and aboue the principall.
It taketh awaie alſo from the poore,
r cheefeſt comfort, and that is, the quie-
s of their mind, which they cannot
when they are forced to be carefull
ſwere the biting vſurie, ouer and
e the principall howſoeuer they do
e.
It deuoureth gaine before it can be
ten, taking vſurie in the hundred and
vpon the hundred, as theſe wicked
ches doe.
It enforceth thoſe that paie deepe v-
, to take vp vpon double vſance, to
the more they borrowe, and the lon-
they farrie: the nigher they are to
deſtruction. And faith he, theſe
ers are like vnto theſe great rane-
fowles called Harpiæ, that were
from the gods (as the poets do faine)
deuoure blind Phineus meate from
, ſo often as anie was laid before
, becauſe he had at the requeſt of his
nd wife, being ſtepmother to his two
re by his firſt wife Cleopatra yelded
the plucking out of his childrens eies,

so the vsurers doe deuoure all the go
that any man hath, as those vgly bea
did eate Phineus meate from him wh
he was blind.

Lastlie he condemneth all vsurie
this reason, because that all men for
most part doe borrowe to satisfie
sinfull lust, and fond desire, in vaine
pences and needelesse cost and charg
and therefore he willeth such as will
vnthriftes, that they doe not borrowe
on vsurie, and so paie money for mu
the lowest bargaine that anie man
make: but rather that they doe sel
lands out right, to get for them
they can at the first, because they
haue more that waie by a great de
than by the vsurer, who will make
lose all for a litle, and to sell their
altogether for a tride, as I know di
men haue done in this realme. S
far Plutarch, that great learned cle
Yea, what goodie wise man was
euer, that did not inueigh against
charitablenes, and beats downe v
flat to the ground, by all waies po

Yea what time, what gouernement, or what state is or hath beene, that did not abhor this vglie monster and caterpiller vsurie? And to come home after the reherfall of so manie forreine and strange decrees, not onlie by princes in all ages, but also by priuate learned men in all times. Did not the Emperour Charles of famous memorie, in anno. 1530. assemble a diet at Augusta in high Almain, and there conclude by the aduise & assent of the whole Empire, that no matter of contract that had anie felowship with vsurie should be allowed, but rather that al vsurie should be auoided for euer, & be neuer more vsed. And if anie were found to haue made anie such contract, the same man straightwaies forfeit to the magistrate and ordinarie iudge, the fourth part of his principal summe so put forth to vsurie: And if the magistrate were negligent in his behalfe, & would forbeare to punish such offendours the Emperours procurator had authoritie to call the officer before him, and to punish him with forfeiture of two or three

marks

marks of pure gold.

In our time, that godlie prince king Edward the first, yea godlie may I well call him, did make an acte of parlea-ment, ỹ no man might put out his mo-ney for any gaine at all, neither directlie nor indirectlie, and appointed paines a-gainst the offenders in that behalfe, as you maister temporall lawiers knowe better than I. Thus I haue led you a long waie in worldlie punishments, al-well by the canon lawes, as by the em-perours lawes, which are called ciuill, and the statutes also of diuers other cõ-tries and nations. But Lord, what are these punishments in cõparison of gods sharpe rod and seuere iudgement in the life to come? The scripture of God you haue partlie heard, but the threates and punishments perhappes, you doe not well remember, neither haue I amplifi-ed them, as they are to be uttered. But Lord God, what a difference is there be-twixt the punishments of this life, and the sharpe vengeance of God in the life hereafter, as you maister preacher haue

often

often said: The paines in this life, are in dede but transitorie & for time: but the paines in that life, are perpetual, & shall neuer haue end. Yea, such & so horrible shal the smart be, as no mouth can vtter nor tong expresse: a bottomlesse hel, a deuouring furnace, & a fire vnquenchable, prepared for the deuill and his angels, to burne for euer, with torments eternall. God be mercifull vnto vs, and hold his holie hand ouer vs and defend vs.

And nowe commeth to my minde a matter most nédefull to be spoken of after such heates of speach vsed against the vsurer, and that is, whether he that paieth vsurie bée an offendour or no? For some thinke that bicause there can bée no vsurie without borrowing, these therefore that borrowe, are in fault as they which do giue cause of this horrible offence, séeking out these money men, & so after a sort, do compell them to be vsurers, ỹ else wold not put out their money, if they were not meruelously entreted therunto, & knew not vnto whō they might

Whither the borrower be an offendour as the vsurer is.

might lend. I doe answere, that euerie borrower doth not sinne, because it is an involuntarie action, and much against the borrowers will, to paie money vpon vsurie, who would rather with all his hart, borrowe freelie, and paie nothing for the lone than otherwise. Yea, it is as much against his will to paie vsurie for money, if he might haue it freelie, as that mans deede is involuntarie, who being in a ship, and in great perill, casteth his goods that are in the said ship, into ỹ maine sea, to saue himselfe harmelesse, by lightening the ship for the time. And as he that being set vpon by theeues in the high waie, giueth his purse freelie, rather than he would haue his throte cut violentlie, and yet God knoweth it is much against his will to part with his money: euen so the poore needie man borroweth that seeth himselfe readie to starue, except he be presentlie relæued, who yeldeth rather to be halfe vndon for a time, in hope to recouer himself againe by some odde meanes hereafter, than suffereth himselfe to be vndon, both he and his

his for euer, for want of present reliefe. Againe, where the intent is not euil, nor the mind consenting to sinne, as allowing it, but rather altogither vnwilling to yeld thereunto, as vnto sinne: who can say that he offendeth, whose mind is sound, pure, and vndefiled. And is there anie so mad to thinke, much lesse to say, that he had rather with all his part pate for the lone of money, than to borrowe it freely? So that in one and the selfe same fact, one may offend, and the other may be innocent. As for example: an adulterer abuseth a womans bodie against hir will, the man doth sinne, and yet the woman is vndefiled, because hir mind is chaste and vnspotted. Lucretia the Romane matrone liueth chaste for euer, of whose bodie though proud Tarquinius Sonne had his pleasure, yet hir minde continued still most chaste and faithfull to hir husband, and therfore she not consenting in hart to sinne, is by same reported to be the ornament of al womanhood and perfect chastitie. And therefore saith Saint Hierome verie well. Corpus mulieris

32.q.5. propos.

Iason Baldus, Felinus ext. de iure iurando. C. de debitor. & ibi Glos. Imola Pes de anchor. & 32.q.5. proposito.

Hierom li Heb. quest Augustin. Victoriano. Epist. 122.

mulieris nō vis maculat, sed volūtas: not violence, but will doth defile a womans body. And S. Augustine to Victorianus. Ad deum ingemiscentibus omnino suis aderit qui suis adesse consuevit, & aut nihil in eam castissimis membris libidine hostili perpetrare permittet, aut si permittet, cum earum animus nulla consensionis turpitudine maculatur, etiam carnem suā defendet a crimine. Et quicquid in ea nec cōmisit, nec permisit libido patientis, solius erit culpa facientis, omnisque illa violentia non pro corruptionis turpitudine, sed pro passionis vulnere deputabitur. Tantum enim valet in mente integritas castitatis, vt illæ inuiolata, nec in corpore possit pudicitia violari, cuius mēbra potuerunt separari, which is thus in english; He will ever be present with his, that sigh & grone to God, as he hath wont to be present with his. And either hee suffereth nothing to be done in their chaste bodies, by divelish lust, or if he do suffer, whereas their mind is not defiled with any filthines of consent, he doth defend his owne flesh from offence. And what-

whatsoeuer either the lust of the patient hath either not consented vnto, nor suffered, it shall be the fault of the onely doer. And all that violence shall not be imputed for the filthinesse of corruption, but for the wound of suffering: for the soundnesse of chastitie is of such force in the mind, that when the minde is vndefiled, chastitie cannot be defiled in the bodie, whose members might haue beene dissolued in sunder, one from another.

And in another place: Magis timeamus ne sensu interiori corrupto, pereat castitas fidei, quam ne fœminæ violenter constuprentur in carne, quia violentia nõ violatur pudicitia, si mente seruatur: quoniam nec quis in carne violatur, quando voluntas patientis sua turpiter carne non utitur, sed sine consensione tolerat quod alius operatur, that is: Let vs feare more lest the inward vnderstanding being corrupt, the chastitie of faith vnto therewith perish, rather than lest women should be violently defiled in their flesh: for chastitie is not defiled by violence, if it bee kept sound and cleare in the mind, for so much

Aegust. Honorato episcopo Epistola.

much

much as none is defiled not so much as in the flesh, when the will of the sufferer doth not filthilie vse the flesh, but sufereth that thing without consent, which another doth worke by violence. This case is likewise to be proued true in an other matter betwixt the landlord and the tenant: for the landlord may so oppresse his tenant with taking a great fine, and inhansing his rents, that he may vndoe the poore tenant for euer, and so commit deadly sinne, and yet the poore tenant nothing to be blamed. For God knoweth hee would haue had his farme better cheape, and haue paied lesse rent with all his hart, if it had so pleased his landlord. Thus where the reason in offending betwixt two is not like, the punishment should not extend to them both. And of this opinion are diuers doctors, as Archidiaconus, Imola, Laurentius de Rodolphis, with others. Albeit there be, that are of a contrarie mind, and would haue the receiuer to be counted an offender as well as the lender, and yet not euery receiuer neither, but such as borow

Ext. de locat. Bart. L. vlt. Cod. De indicta viduitate tol lenda. C. super 10 Ext. de vsuris.

to

spend wantonly and vnthriftily, and
nce them to lend for gaine, that else
e not vsed so to doe, nor would not if
e had not bene greatly constrained,
almost driuen to lend against their
. Such borrowing induceth, by such
, leadeth to induce others to lende,
they themselues doe thinke, that doe
e borrowe to serue their lust and co-
ous desire: nor he that borroweth to
e honestly, and saue himselfe from
ing. And therefore, as I would not
e vnthrifts to borrowe, so would I
lenders to take heed, what maner
n they be, vnto whom they do lend
not respect so much their owne com-
ie, by getting of vnthrifts into
anger, as the benefit of them, and
great necessitie, vnto whom they are
to lend. For surely they doe of-
much, that are ouerhastie in len-
, when they se present gaine com-
to themselues, and vtter vndoing
for others. And thus haue I
somewhat of borrowers, excusing
from sinne, and accusing others

of sinne: so will I speake of their misery that are driuen to borrowe. And thus I saie, he that wanteth, and is forced to craue, must of necessitie bee driuen to fawne, to flatter, to lie, to submit himselfe to another mans wil, and to speake oftentimes against his own conscience, so to falsifie his faith altogither. Such one is not meet to be trusted in matters of weight, concerning the state, especially if he be greatly in debt thorough lewd dealings. For men being needie, will commonlie yeeld to much euill, before they will starue: and yet not all poore men are vnfit for authoritie, but some more fit than some rich men. Such only are vnfit, as are in danger to others for debt, into the which they are fallen through their owne fault, and knowe not how to paie the same againe by any good or lawfull meanes. And this is very pitiful to heare, that he who is once in miserable debt thorough vsurie, can neuer get out againe, except some great goodnesse do happen vnto him. For the more he borroweth vpon vsurie, the more

eth ſtill, ſo that his miſerie is infi-
, his loſſe ſtill increaſing, and him-
decateng and conſuming awaie as
or butter melteth at the ſunne. For
ime goeth awaie, and tarrieth no
ſo the vſurer taketh euer the bene-
f time, and gaineth by courſe of the
, by a cleane contrarie waie to all
s. For whereas the ſunne helpeth
nomen in their harueſt, and at
times, when they take paines and
l for their liuing: the vſurer get-
aine thorough time by verie idle-
a fit man to bee openlie whipped
common rogue.

hey therefore that would be with-
nger of ſuch vſuels, and not ſtand
de of them, let them ſomewhat
n to me, and they ſhall be eaſed by
grace. I would haue euerie bodie
order, followe his vocation, bee
refull, ſpende nothing vainelie,
wiſe vppon their money before
e it out, and that their expen-
not exceede their reuenues, but
to liue vnder than aboue their

degree, remembring alwaies, that
sparing is great getting. Thus sh
they haue lesse neede to borrowe,
better hart to liue, and a more quiet co
science to GOD ward, when they
spende of their owne, and owe noth
to anie bodie, but good will and chari
And I tell you, it is a true saieng, Fe
qui nihil debet, Happie is he that ow
nothing, hee sleepeth sounde sleepes,
taketh little thought, and so passeth
course of his life, with much ioie
quietnesse.

There is a pleasant tale in one o
ristophanes comedies, which I will
vnto you, and somewhat inlarge it
mine owne pleasure, the rather to
fresh your wits with some merr
ter, whom I haue thorowly weari
am afraid, with a long discourse.

This Aristophanes, being the
pleasant deuiser of comedies and
terludes that euer wrote, hath a
medie amongst the rest, which hee
tuleth, De nubibus, Of the cloudes,
hee deuised it at the requeste of Soc
enim

nies to mocke him thereby, and to
ng him in hatred with the people,
ne, that brought into the citie,
shipping of newe gods. And a-
ngst other things, he bringeth in
Strepsiades, an aged man, altogi-
r shipwracked by fraighting with v-
e, who offered himselfe, to be one of
crates schollers, to learne thereby
rather of him, the waie and maner
e to deceiue his creditours, and not
pate them their monethes vsurie,
ich was vsuall amongst the grecians
pate their creditours, at the beginning
uerie newe mone. Unto whom,
en Socrates made answere, that he
s not giue him anie counsell to de-
e his creditours, he called his wits
m, as one that was brought to an
rdeale, and desired Socrates to tell
, if that waie were not good, which
had deuised, for (quoth he) I haue
nd out a waie, that I shall be ealed of
burthen. As for example. What if
ie a witch of Thessalia, and by hir en-
ntments doe fetch the mone out of

heauen, and bring it awaie, and afterwards enclose it in a case of glasse, and so kæpe it, as I would kæpe a flie in bore. And what good (saieth Socrates) would that be to thæ: Marie, quoth Strepsiades, if the moone doe neuer rise againe, I shall neuer paie mine vsurie. And why so, saith Socrates, for sooth (quoth he) because men paie their vsurie euer, at the beginning of the new moone and not before. Thus you see to what a strange shift this poore man was driuen, euen to pluck by violence the moone out of heauen, for his helpe. And of truth the witch did her best, and began to charme the moone, which when the creditour vnderstood, he was put in such a pelting chafe, as was wonderfull to heare: and accusing this poore debtour of enchantment, went himselfe to another witch, not onlie to kæpe the moone from comming out of heauen, but also to hasten the course of the sunne, that he might the sooner haue his money.

But Lord what a trouble was the moone

one put vnto, betweene theſe two
tches? What ſtormes and tempeſts
riſe? What horrible winde did
owe? What great raine did fall?
hat floudes enſued euerie where?
hat countries were almoſt drowned
vnder the water in manie places,
of late it was here with vs? At
hat time, I feare me, ſome faithleſſe
ople were yeelding themſelues to the
mils deuotion, to bring their wicked
rpoſes about: and I thinke it was
me vſurers practiſe, to haſten the
re forwarde. But all this I haue
therto rehearſed, to ſhewe the miſer-
le ſtate of the poore debtours, and
s greedie deſire of wicked creditours,
t like as the one for mere neceſſitie
s driuen to a marueious rare ſhift, to
oide his debt and the penaltie therof:
the other of an vnmercifull crueltie,
ught as extreemlie, to haſten the re-
rne of his money, by the ſwift courſe
the moone. This impoſſible drift, and
naturall fetch that the poore man

was put vnto, proceeded vpon the vn
charitable dealings of the vsurers i
those daies. For whosoeuer failed of pa
eng his debt and vsurie, the first daie o
the newe moone (for so the Grecians an
olde Romaines also did lend, from mo
neth to moneth, and for no longer time
the party vpon an execution, was by an
by taken, and bound with a corde, and s
committed to prison there to liue an
rot, either at his owne charges, or else
if he had not wherewith to find himselfe
The creditor gaue him a little meale, an
cold water and no more, so much onli
as would finde nature, and so he lined i
that miserie till he died.

Cælius Rhodiginus. lib. 12. & 20. de nexis, & nectendi ratione.

Septimius Florens reporteth, if one
man were a debtor to manie, his bodie
was giuen vnto them, to be equallie cut
in peeces, and whereas he had not to pai
in his purse, his quartered bodie should
paie for all, to giue a terrour to others,
how to breake with their creditors, and
as this was amongst the Romaines, so
the Grecians vsed the same.

But

But Solon, that wise and mercifull counsellour of Athens, would not that men should so much as be bound with cordes, for anie debt rising vpon vsurie and so heinous and hurtful he found vsurie to the whole state, that he procured a generall pardon, for all those that were indebted for vsurie, which in greeke is called σεισαχθεια, as who should saie, an easement of a burthen.

Thus hauing long holden you with talke, I will nowe drawe towards an end, for I am halfe wearie my selfe with speaking. Would God, others were more wearie of their euill doing, and then all should be well. I praie you beare with mee my masters, and take that in good part, which I haue hitherto said.

Ockerso. I cannot otherwise, for my part, but iudge well of your long oration, for that generallie vice hath beene rebuked, although in some particular cases, some doubt may be made. But because I haue no great skill, to sift seuerall causes, I doe not mind to quarell,

rell, but to vse mine olde trade in rebuking sinne, and referring euerie particular action to euery mans priuate conscience. And glad I am, there haue bene some good Popes, for surely they haue bene all naught for the most part, as by all stories written of them, and by sundrie their canons and decretals it may appere.

Gromel gainer. I, as one of no greater skill, wil neither say bulle nor balke, but thanke you for your long communication, which I am sure, hath rather done me good than harme. For as you may perceiue, I haue often greeted your good talke with a nod, and therefore haue thereby the better digested my diner, and not misliked your long rehearsall at all.

Lawier. Out of all your ciuill and canon lawe you haue shewed plentie of matter, but whether trulie or no, I cannot tell. And vnder your correction, me thinketh still, that all vsurie euen for lending of money, should not bee so offensiue to God, as your canon lawe maketh

keth it. And therefore I doe better like the iudgement of the emperour Iustinian, who would by lawe enact a moderation of taking: wherefore, if you would further open this matter, I woulde bee right glad to heare you.

Gromel gainer. So would I, if it bee for my profite, as I thinke it is.

Ciuilian. Indæde there are writers of this age, that doe maruellously defende Iustinian, for his lawe of moderation: yea and stande in it earnestlie, that it is neither against Gods lawe, nor yet against the canon law neither, and think it rather a matter of policie, to permit moderate gaine, than thus precisely to deale in this case, and vtterlie to forbid all manet of taking whatsoeuer. But before I doe reherse the writers, I will set forth, and shew the lawe vnto you, which is in this maner.

Wee haue thought necessarie, saith the emperour Iustinian, to make a generall lawe or statute, touching the quantitie of vsury, bringing the old, hard and most greuous weight of the same, to a certaine

l.eos.C.de vsuris.

certeine moderate state, or meane rate. Therefore, we command those noble men, that are earles, or their betters, that they doe not make anie stipulation, or firme bargaine in anie maner of contract whatsoeuer, great or lesse, for vsurie or gaine to be had aboue foure pounds in the hundred. Those that are guardens or gouernours ouer handie crafts men, or places where artificers doe worke, or else doe vse anie lawfull trade of merchandize, we will that they shall moderate their stipulation, or firme promise, taken in anie bargaine, to eight in the hundred. And as for those that doe aduenture their goods beyond the seas, and put out their substance vpon their owne hazard, such may lawfullie demand by firme promise, to receiue twelue in the hundred, and in no wise to take aboue that rate, although by the old Romaine statutes, it hath bene lawfull to exceede. And we will, that all other men shall take onlie fiue in the hundred pound aboue the principall, and the same quantitie of excesse, in no wise to be

inlarged

inlarged in other contracts & bargaines where vsurie is wont to be demanded, without stipulation or couenant made. Neither shall it be lawfull to the iudge, to increase the foresaid taration or rate, made by reason of the custome vsed in anie countrie. And if anie man should doe anie thing against the order and measure of this statute and law, he shall not haue any benefite by action of anie ouerplus: but if hee doe take more, hee shalbe forced to account it into the principall, forbidding all creditors to detaine or to retaine vnto themselues any thing of the money, that they put out to vsurie, either for Iohn Debates, or for Iohn de Curtesia (as the Portugales terme it) when men will take a drinking penie, or a trifle for their pleasure. Or that they wil be allowed for brocage monie, or to the scriuener, for writing of the indentures, or for anie cause whatsoeuer. For if anie such thing be done, the principall debt shall be diminished by so much in quantitie, as hath beene taken, so that as well that, which is to bee de-

ducted

ducted, shall not be asked, as that the vsurie also shall not be demanded at all.

And we minding to cut off all sleights and engins of those creditors, that being forbidden by this lawe, to take greater vsurie, doe deuise other meanes, and worke by others, who are not so forbid by this lawe as they are.

We doe command, that if any such thing be attempted, the vsuries may be so recouered, and accounted, as shall bee requisite, euen as though he, who vsed another mans helpe, had made the stipulation or bargaine himselfe. Wherein we doe ordeine, that the partie shall be put to his booke oth, to make his purgation. And the substance of al this lawe is comprehended in these foure simple rimed verses.

Discant illustres stipulari posse trientes:
Et mercatores sibi possint quærere besses:
Querere semisses possunt communiter omnes:
In traiectitiis vires centesima sumis.

In Engliſh thus:

Great men of an hundred by lawe may foure make:
Merchants may haue eight, all others ſixe alone:
Twelue partes aduenturers, may alwaies to them take:
More than this to gaine, Iuſtinian will haue none.

Now, touching the writers of this matter, and in fauour of this lawe, there is amongſt others one Carolus Molineus, a French man, a notable lawier vndoubtedlie, and one that lately lined, and ſuch a one as ſhoulde ſeeme to bee of a moſt godlie ſpirite, referring all his doings to charitie, which (hee ſaieth) if it be kept amongſt men, there cannot be anie vſurie committed. For as you maiſter Lawier haue ſaid to maiſter Ockerſo, ſo long as neither part taketh harme, but rather profite, and is the better for ſuch their trading, how can it be counted an offence to God? Except

you

you will saie, that therefore it is an offence, bicause GOD hath expressely forbidden it: Which if it be so indeed, then there is no remedy to the contrarie. For looke what GOD forbiddeth, no man should allow. But herein Molinæus declareth an interpretation, and saith that vsurie is not forbidden, but where charitie is broken, and my neighbour damnified by some exaction. And where it is said, that therefore wee should not lend for gaine, bicause Christ saieth: Mutuum date nihil inde sperantes. Here he speaketh not of vsurie, saith hee, but of restitution of the principall againe, or a like good turne. And that this is true, it seemeth most euident to him, bicause Christ speaketh there against those onely, that giue vnto them as good againe: which thing heathen men, and sinners doe. But the seruants of Christ should lende, and not looke at all for the principall againe, as who should saie, they should lend to the poore and needie without all hope to haue their owne againe. And therefore Christ requireth of

his

his disciples, a greater perfection and righteousnesse, than the gentils or heathen doe shew. That is to saie, that they lend to the poore and needie with this mind and intent, that although the poore men are neuer like to restore penie againe, yet they may be glad and readie to helpe their needy neighbor at al times for Gods sake. And so far vnlike it is, that such a good turne should be lost and die: that God himselfe will giue a more plentifull reward, when man doth looke for the lesse reward of men. Therefore as Christ will not, that anie man shall lend vnto those only that are able to repaie them againe, but rather to haue an eie, how to doe good to our needie and poore brother, than to looke that our lent money be in safetie, and in a sure hande: so if my neighbour and brother be not in my need, but that he may with his ease paie, not onelie the principall, but also giue me somewhat for my good will and friendship, God doth not forbid anie such dealing. As likewise God did not forbid a man to aske his owne againe by order

of lawe. But Christs meaning and intent is, that we should alwaies haue regard vnto charitie, and to consider the state and case of our brother. And Christ doth shew there at large, how we should vse the poore, which either at all bee not able to pay vs, or else with their ease can not conuenientlie answere the debt in time. Therefore it is not against charitie, to take any maner of vsurie saith he: but to take with the hurt and losse of my brother, that is it, which is offensiue and disallowed." For if thy brother doe gaine anie thing by thy money, and bee thereof doe giue thee part, thou doest take part of the blessing of God, and not anie part of another mans good. Neither ought the offence of vsurie be measured by the quantitie of that which is taken, but by the harme and losse which thy neighbour hath sustained, so that the same quantitie of taking doe not exceed the boundes limitted by the politike lawes: shewing that no man shall for anie cause whatsoeuer, take ouer and aboue twelue pound in the hundred, and

yet not all neither, can take twelue in the hundred, but the merchants onelie that do aduenture their goods ouer seas, and into far countries, hazarding their wares by aduenture. Others shall take but eight, and some but fiue in the hundred by Iustinians lawe, and great men but foure onelie. Thus farre Carolus Molineus.

Andreas Alciatus likewise, a new writer, and a most famous clarke in the ciuill lawes saith thus: Apud nos certe publicè interest legem ciuilem obseruari, quæ certum modum fœnerantibus constituit, vt qui cum excederent, plecterentur. Nam propter Canonum prohibitionem non nisi pessimus quisque et impudentissimus fœnerat, qui cambii, vel eius quod interest nomine, vel alio fictitio titulo indigentem, atque necessitate, quod humaniores nō reperiat, compulsum, decubit, nec episcopi et sacerdotes id hominum genus vllo modo coercent, sed fruuant potius, suis quoque pecuniis Danistæ in id lucrum clam creditis, quod diuinus Cyprianus conqueritur.

Alciatus de verb. signif. C. vsura. L. 108. C. de vsuris.

That is to saie : Amongst vs surelie it were behoueable for the commonweale, that the ciuill lawe should be obserued, which appointeth a certeine rate vnto vsurers, that who so exceedeth the same rate should be punished. For now adaies bicause of the streit prohibition made by the canon lawe, none doe let out their money, but the worst men of all, such as care not for lawes, and are past al shame recking not what they take, who vnder the colour of exchange or interest, or som other counterfet cloke or title of intercourse, doe eate vp the poore and needie euerie where, being driuen thorough necessitie to go vnto such men, bicause there are none other that they can finde to shew them any more fauour, or gentlenes at all. Neither do the bishops and priests, punish any such kinde of dealings, but doe rather helpe them than otherwise, putting their owne money secretly in bank, for the same gaine: which S. Cyprian did complaine vppon in his time. Innocentius likewise, one of the Popes of that name, seemeth to hold the same

same opinion. These things I do thinke my maisters, will please some of you meetelie well. Lawier. Indeede I must saie that you haue prettily wel confirmed mine opinion, howsoeuer yours is. Ciuilian. Notwithstanding I haue shewed the canon lawe vnto you, and spoken largelie thereupon, heaping examples, and bringing in diuers reasons: yet some great learned men thinke, as you haue heard, that this kinde of dealing may be vsed in anie christian common weale. But I would know what maister Gromell thinketh, and also heare maister Ockerso, yet once againe. Gromel gainer I would haue it free for euerie man, without anie limitation at all, or else rather than the prohibition should be so straight, as no man vpon great paines should lend for anie money at all, that there might be a rate appointed, beyond which no man shuld passe, Marie I wold that the merchant shuld lend at al times, and for all causes, for twentie in the hundred, without contradiction, though he doe not hazard, nor aduen-

Innocent in Rub. de vsur. in fine.

ture his money abroad or beyonde the seas. Ockerso. Will you see how covetousnesse is rooted in this man? No mercie at all, no charitie, no loue, he woulde haue the most that is possible to be had, and so would haue it at libertie, which is worst of all. For then whereas some men would willingly lend for tenne or twelue at the most: he with others wold engrosse to themselues all the money that they could get after that rate, and so when scarcitie came, they would put the same money out againe for fiftéene, nay for twentie: which were a cruell dealing, and a craftie practise also: not vnlike to those priests in the olde time that would offer an halfepenie to incourage the common people to offer a grote more frankly. For so these subtill and deceitfull merchants will come to the stréete, and take vp all the money that they can get after ten or twelue in the hundred, and so put it out straightwaies againe as I heare saie, for fiftéene, nay twentie and more in the hundred: a wicked and a most vnchristian ingrossing,

and

and GOD forbid that you or anie man should doe so. Touching your gentle moderation and lessening of iniquitie by Iustinianus lawe, I cannot saie, as you say neither, but still I must holde mine olde opinion, bicause the scripture doth so direct mee, persuading my selfe, that ouerplus taken for lone whatsoeuer it be, yea, bee it but a farthing in the hundred, for the verie act of lending, is plaine vsurie, and damnable before GOD. For so it is plaine in the olde and new testament. And I will not seme wiser than God and his prophets, neither will I adde or diminish anye thing from his worde. Lawiers and worldlie learned men may blanch and minse things as the diuell, and carnall reason doth lead them, But GOD is wiser than man, and the wisedome of this worlde is foolishnesse indeede before GOD. Ciuilian, I will tell you master Ockerfo, if your expounding be so streight, that the taking of a farthing shoulde bee damnation to him that taketh it, of whome soeuer it bee,

and that you haue no respect of men, nor yet in any thing haue any regard to the circumstances of time, person or place, I cannot tell what to saie to you, but God haue mercie vpon vs all, for that none in any age did euer liue (I thinke) so perfectly as you expound scriptures.

Lawier. I praie you let vs examine that place of Ezechiel, and turne the booke to
Ezech.18. see what the words bee: The soule that sinneth shall die, and his blood shall bee vpon him. If a man bee godlie, and doe the thing that is equall and right, he eateth not vppon the hilles, hee lifteth not his eies vp to the idols of Israel, he defileth not his neighbours wife, hee medleth with no menstruous woman, hee græueth no bodie, he giueth his debtour his pledge againe, he taketh none other mans good by violence, hee parteth his meate with the hungrie, he clothеth the naked, he lendeth nothing vpon vsurie, he taketh nothing ouer. This is a righteous man, he shall surelie liue saith the Lord God. If he now get a sonne that is a murtherer, a shedder of blood: if he

doe

doe one of these things (though he doe not all) he eateth vpon the hilles, he defileth his neighbours wife, he grieueth the poore and needie, he robbeth and spoileth, hee giueth not the debtour his pledge againe, he lendeth vpon vsurie, and taketh more ouer: shall this man liue? He shall not liue, seeing hee hath doone all these abhominations hee shall die, and his blood shall be vppon him. Now, if this man get a sonne also, that seeth all his fathers sinnes which hee hath done, and feareth, and doth not the like: namelie, he eateth not vpon the mountaines, hee lifteth not his eies vp to the idolles of Israell, hee defileth not his neighbours wife, hee vexeth no man, he keepeth no mans pledge, hee neither spoileth nor robbeth anie man, hee dealeth his meate with the hungrie, he cloatheth the naked, hee oppresseth not the poore, he receiueth no vsurie, nor anie thing ouer, hee keepeth my lawes and walketh in my commandements. This man shall not die in his fathers sinne, but shall liue without faile. I do see here

diuers

diuers thinges, and by them I do iudge, of this text twise rehearsed which is, he that lendeth frælie, and taketh nothing ouer, hée is a righteous man, he shall surelie liue. But he that lendeth vpon vsurie, and taketh anie more ouer: shall this man liue? He shall not liue. I would anie of vs were so well learned, as to vnderstand the Hebrue. For I thinke this matter were soone ended. The greatest clearkes as Leo, Iudas, Oecolampadius and others doe not turne this place into latin out of the Hebrue in such sort as we doe expound it in English. For in stæde of the old translation plus, which is more, they doe translate super abundantiam, that is ouer abundance, or ouer excessiue, which indéed is wicked and damnable to do. For then men are bitten, & oppressed, & not when anie small trifle is taken ouer. The like that is said against vsurie, is said also in the same text twise of him that giueth his debtour his pledge againe. The same man is righteous,

teous, hee shall surelie liue saieth the Lord. But he that giueth not the debtour his pledge againe, shall that man liue? No, hee shall not liue. Now I pray you sir, how will you expounde this text? Hee that giueth, or giueth not the debtour his pawne againe, shall euerie man lending vppon a pawne to my one whatsoeuer hee bee, giue his pawne againe being not able to paie the debt? In good sooth, then men bee more than madde, that will redeeme their pawnes, when Ezechiel willeth that euerie creditour shall deliuer to euerie debtour his pawne againe, or else hee shall not liue. Assuredlie mee thinketh this were a strange exposition, yet yee may as lawfully expounde this so, as the other against vsurers. In both which texts to my simple vnderstanding I doe thinke there is a speciall regard had to the poore, that like as I ought to deliuer to the poore debtor his pawne againe, who is not able to redeeme it: so should I not take any thing ouer & aboue

my

my principall vpon my poore brother, least I doe oppresse him, who perhaps is scant able to paie the principall, & therefore I shoulde rather forgiue him all charitablie, when he is not able to paie mee, than to take mine owne and more too, and so oppresse him. Ockerfo. The words in Ezechiel are generall. He that lendeth vpon vsurie, and taketh more ouer without anie mention of the poore. Lawier. So are the words of the pledge pawned, general. And yet I thinke you will not haue al pledges restored. Ockerfo, Yes, all pledges must be restored. Ciuilian. Then what assurance hath the creditour of his owne by anie pawne, when the debtor shall be sure neuer to lose it, because it is commanded, that it shall be restored: I doe not vnderstand this diuinitie. Ockerfo. He must restore the pawne vpon paiment of his money, or else he may keepe it, except the poore man be forie decaied, and then for charitie sake, he is bound to giue him his pawne againe. Lawier. Euerie man is bound by all lawes vpon paiment of

the

the debt, to giue back the pawne againe, yea, they that neuer heard of God will doe that by a naturall order. And therefore this precept as you vnderstand it, is void and of no force: for as no man by lawe, can be suffered to keepe backe another mans pawne, so I doe thinke, none careth or will be so wicked, as vpon retaining of his owne againe, to withhold another mans pledge. Mary whether men will giue againe a pledge pawned, and lose their principall, I doubt much of that, and I thinke no man will so do, or if anie bee so minded, no doubt that man is a verie perfect man. Gromel gainer. I neuer denied anie man his pawne that paid me my money againe. But by saint Marie, he that brake day with me, was sure to lose his pawne for euer. And that is reason as I take it. Ciuilian. Me thinketh you vnderstande this text so freighly, as the Iewes vnderstood the first precept, who because they were forbidden to make to themselues any grauen image, or any likenesse of any thing that was in heauen aboue, or in earth

beneath,

beneth, or in the water vnder the earth, therefore to this day both they and the Turks also (who grossly likewise vnderstand this precept) forbeare to make any painting, caruing, grauing, or working any likenesse of any thing created by nature, either in their buildings, or in their Turkie carpets, or in stone, wood, mettall, or coine, or in any thing else whatsoeuer. Whereas I trust you will not call it idolatrie amongst vs Christians, if a man haue his image painted or grauen in the likenes of a man, either in timber, stone or brasse: or if one haue the Queenes Maiesties portraiture coined in siluer, or wrought in gold. And yet me thinketh the text maketh as much for Iewes & Turks, as this doth for you against all vsurers, for they both are generall and forbidden vniuersally. Therfore as in the matter of images, I shuld not make any image to my selfe to attribute any diuine and godlie honour therunto: so should I not in lending my money oppresse my neighbour with excessiue taking, & in such sort, that he can-

not

not liue by the bargaine. And therfore in both these saiengs, the offence is accidentall, and not in the substance, that is, in the maner & vsage, & not in the matter it selfe, as it is in other offences: namely in theft, murder, and fornication. And so should I not lende out my money to the hurt & oppression of my neighbor, whereas otherwise I may lend for gaine with a safe conscience, when no hurt commeth thereof, but rather much good, as I may cause my picture to be made without offence, when only pleasure is had therby, & no honor giuen therunto. Preach. May surely, you are deceiued, the offence is in the substance, you may not take ouer & aboue the principal, so much as a point, no not to gaine a point, no more than to steale a point. In images, adoration is forbidden onely, and not the making of images, as I haue said before, and in lending, all ouerplus is prohibited, that is to say, whatsoeuer is taken more thā the principall. And thus your similitude holdeth not, as I haue well proued.

Lawier. Let the similitude holde as it

may.

may. What shal not a man take so much as a point? And shal that point be oppression or deadlie sinne? Now God for his mercies sake, send you better iudgment. For surelie, I cannot as yet, be of your mind. This is ouer great preciselie in my simple vnderstanding, yea this is to bad, I wil say no more of other your strait and curious dealings. Gromell gainer. Well, I say maister Ockerso, I haue yet a knacke for you, & that is this, bicause you are so precise against lending, I wil make hereafter a bill of bargaine and sale, and neuer lend againe, and yet gaine by this meanes, making a proviso, that if the monie be paid at time appointed, the sale to be void, and where are you then? Ockerso. Lord God what a world is this, and what deuises are vsed to mock God and his laws, but God is not mocked. These dealings surelie are the works of darknes. God be mercifull vnto vs. And where I am charged with ouermuch precisenes, I pray God others vse not ouermuch boldnesse, and take too much vpon them. If I sought the

glorie

glorie or praise of men, I should not bee
the seruant of God. I trust no godly man
is offended with mee, say you my ma-
sters as it pleaseth you. And this will I
saie vnto you. The best learned men of
all ages, are directly against you.
Ciuilian. With your patience, maister
preacher, although my profession be the
lawe, yet doe I sometime looke vppon
the scripture, and see what they saie, that
haue written thereupon. And this will
I saie vnto you, the best of this age, as
Bucer, Brentius, Caluine, and Beza, with
others, are not against moderate vsu-
rie, but doe rather thinke it needefull to
be permitted, and saie also, that tem-
perate taking, according as it is vsed
in the ciuill lawe, is not against God,
nor his lawes: bicause it is not against
charitie.

Preacher. I doe honour both Caluine
and Bucer, as the chosen vessels of God,
but yet I am not bound to anie opinion
of theirs, other wise than the scripture
doeth declare. Neither are these true, bi-
cause they haue so said, but bicause the

truth of God, which was before the hath
beene so vttered. And I knowe, they did
neuer directlie allow of vsurie, but by
circūstance forced to write their minds,
as they did, for verie necessitie. I knowe
the old fathers haue expounded vsurie,
as I doe vnderstand it, and therefore
haue forbidden it vtterlie, and the catho-
like consent of christendom, hath agreed
therevnto.

Lawier. If you will allow all things
that the olde fathers haue agreed vpon
and stande to the determination of the
church, your doctrine that you teach
may soone be called in question, and
perhaps vtterlie forbidden: Wherefore
you shall not doe well, to vse such argu-
ments, and to stande vppon vniuersali-
ties.

Ockerfo. Indeed the word of God
is my foundation, which doth expound
it selfe plainelie inough, to my vnder-
standing, and to the satisfaction of my
conscience. And yet so long as vniu-
salities doe agree with Gods truth, I
may well alledge such consents. I

his I sale for vniuersalities, the verie
bstance of all our doctrine that wee
ach this daye hath the vndoubted
itnesse, not onelie of the scriptures of
od, which are infallible, but also of the
e catholike generall Councels and
rned fathers. And whosoeuer thin-
h otherwise hath not read them. But
o, whereas much talke hath passed,
euerie man hath saide his minde, I
le you let me answer yet once again,
retorne to euerie one of you, as you
e giuen mee iust occasion, I haue a
t peure to witnesse you all to Christ,
none of you can tell, how Gods
ete spirite may worke in mee at
th to speake, and in you to heare.
I hope we are all gathered togither
his holie name, and none is heere so
ded to his owne will, but the same
is contented to captiuate his senses
Gods most holie wil. Neither cōmeth
is one at the first call, but at such an
e GOD hath appointed, either at
crowe, at none daies, or in the eue-
With that, they were all conten-

ted, and therefore thus he began his re-
toinder, and last oration.

The Preachers reioinder, and last oration.

Christ, before hee should suffer, hav-
uing his disciples (as you reade) a-
bout him, willed them to loue one ano-
ther, as he loued them. Shewing that
no man could vtter a greater loue, than
to spend his life for them, which Christ
did vpon the crosse, for the redemption
of mankind.

Now then, if Christ did so dearely
loue vs, that he bestowed his owne bo-
die, to bee torne vppon the crosse for vs,
and requireth nothing more of vs, but
loue for loue: first towards him, and
then one of vs to another. What do
we meane to be so vnthankful, that nei-
ther wee thinke of Gods gwdnesse to-
wardes vs, nor yet haue anie remorse
pitie of our poore brethren in Christ a-
mongst vs? Assuredlie wee doe so lit-

no

ow for a great part of vs, as though
ere were neither God, nor world to
une. Such hardneſſe of hart, ſo vn-
ereifull dealing, ſuch bribing, ſuch
ppreſſion, ſuch biting, and ſuch
inging of our poore brethren, was
uer in anie worlde, as I thinke. And
hat other thing is this, than wilful-
e to warre with God, and vterlie to
ſſe his holie lawes? To offende of
purpoſe againſt the holie Ghoſt, & ſo
condemne our ſoules eternallie? The
orde of God is true for euer. And
eſe ſcriptures that I haue alleadged,
e Gods owne words, which if you
ill not beléeue and followe, you ſhall
l periſh euerie one of you, and bée
mned for euer. And as ſurelie as
od liueth, I ſaie ſtill vnto you. No
urer ſhall enter into the kingdome
heauen, except he doe repent vnfai-
olie, and call to God for grace. And
e as he is a théefe, that ſtealeth but
e halfe penie, with a felonious entent:
is he an vſurer, that by cõtract taketh
t one halfe penie, ouer and aboue the

principal, in respect of time, and both are deadlie sinners before God. For lending must be free, without anie thing taking ouer, by couenant made before hand, or else it is no lending, but another kinde of contracte without name, neuer yet vsed, no nor possiblie, as I take it, to bee vsed by anie lawe, being altogither against reason, lawe, and nature. For no man can reasonablie and dutifullie make anie writing, to haue more than is his owne in right to haue. And what right hath anie bodie to that which is another mans, as all ouerplus is, being no part of the principall lone? Or what man can put that in writing, which is another mans goods, for himselfe to recouer, as his owne proper lent goods? And yet these vsurers, to beneflte themselues, will be notorious liers, for they will saie, yea, and haue it put downe in writing also, that they lent a hundred pounds, when indeede they neuer deliuered aboue fourescore pounds or perhaps some small portion ouer. And here they shewe plainelie, whose schol-

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ers they be, namelie, the verie chil-
pen of ſathan, for he is a lier, and the
authour of lies. So that ſuch, as with
vndes haue gaine for time, and for-bea-
ing preſent paiment, be the gaine ne-
er ſo little, doe not onlie deſtroie alto-
gither, that louing, charitable and frée
rade of borrowing and lending, which
ught to be amongſt men, but alſo ſhew
themſelues to be verie liers, both in
orde and writing, putting that in
heir obligation, which they did neuer
end. And nowe, if a man would rea-
on with them of the time, I praie you
et vs conſider of it a little. He that bor-
oweth, is lord of the thing borrowed,
mmediatlie after that it is deliuered
nto him And then, if this vſurer will
e paide for the deliuering of his mo-
ey in reſpect of time, he muſt be an-
ſwered for ſo much time, while he is
n deliuering of the money, for imme-
atlie after the money is deliuered, it is
o more his, that did lend it, but ſtraight
aies it is his that hath borrowed it.
nd what reaſon is it, that a man ſhall

pale vsurie, for halfe an houres forbearing of his money? Yea manie times not halfe a quarter of an houre, although the paiment be a hundred pound if it were in souereignes of our coine. And why should anie man paie for nothing, some thing, as they doe, that paie for the lone of money anie thing ouer & aboue the principall? For as maister Ciuilian hath well said, the vse cannot be separated from the thing, and then he that hath the vse of a thing, and so the properties by vertue of borrowing, howe can it be, that anie man can aske anie thing of him for nothing, seing he is lord of all, by vertue of his borrowing for the time? Againe, by what lawe or ciuill vnderstanding, should anie one haue another mans goods for naught, as they haue that reape the frute of anothers mans labour and industrie, for the onlie lone of money, which being once lent, is none of his, for the time that he did lend it, but his properlie, that did borrow it, who must in reason haue all the profit alone, if anie

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can be got with that money, for the time he hath the vse of it? Thirdlie, who did euer see coined siluer, and currant money growe, which must needes so doe, if I should bring an ouerplus or encrease againe, for the verie act of lending? A thing so much against nature, as nothing can be more repugnant or contrarie. Then if we be reasonable men, let vs liue according to reason, and haue an especiall regarde aboue all things to God aboue, who seeth all our follies, and forbiddeth so expresselie these merchants of time, and these sellers of sunne and moone, as he forbiddeth nothing more, willing all men to deale freelie in their lending, as he doth freelie suffer the sunne shining, the moone and starres to haue their course, and the world to continue, with seasonable weather and time. But vsurers commonlie stand vpon these points, that where charitie is not broken, and that both parties doe feele no harme, but rather gaine, and where men doe to others as they would haue others

doe

doe to them. Here cannot be (saie they) anie vsurie committed at all, these respects being had. I doe answere that that there is no charitie, where priuate gaine is chiefelie sought, without anie speciall regard to the profit of my neighbour, which plainelie appeareth in all them, that let out their money for vsurie. For were they sure, that they should not reape anie gaine at all by their money, they would neuer helpe the necessitie of their poore neighbour, although hee were in neuer so great extremitie. And what charitie call you this, when a man chiefelie seeketh his owne availe? And although he take but little, yet his desire is forbidden, and therefore sinnefull. Againe, be it that both the borrower, and the lender are gainers, shall the act of vsurie therefore be counted lawfull? Now God forbid, for howsoeuer they two doe speede, the common weale afterwards smarteth, and plaine dealing men that vse no such trades, shall feele want hereby, when they haue need to bie any thing for their

alwaie prouision and maintenance of their familie, for by these meanes, both wares, and all kinde of victuals ware déere. And how can it be otherwise? For the man oftentimes that taketh money vp by interest, paieng after twelue or fiftéene vpon the hundred, or perhaps in the hundred, which is more, is an occupier himselfe, either a victuler or artificer, or a merchant. Now how can he make vp his money againe at the yeres end, and liue to thriue, except he wil sel his wares after twentie in or vpon the hundred to him that commeth to bie. And then doe you not sée verie plainelie, that the common weale smarteth, and euerie particuler man of what estate or condition soeuer he be, is hereby greeuouslie wronged and pinched?

Now, if an idle gentleman doe happen to paie this vsurie, his land in the end, by oft vsing this trade, paieth for all, and he and his begge their breade at last. And is not then the common weale much woorse, when a landed gentleman of an auncient house perhaps

haps is eaten vp by an vsurer, and so his house decaied for euer, and his poore tenants racked and hailed with incums and fines vppon the vsurers first entrance, and possession taking of the land: But forsoth, the vsurers will still replie and saie, that he hath done to others, as he would haue others doe to him, if he himselfe had béene in like case. Neither is it a small pleasure (as he saith) to saue a mans land from forfeiture, so that he hath not offended either God or man, because he hath fulfilled the lawe of nature, by this his maner of doing. But God knoweth how thæuishlie this vsurer speaketh in this behalfe. For let him imagine, that he himselfe were verie poore indéed, and driuen by extremitie to borrowe money, for redéeming of land, or else to lose a good lordship, for a small portion of treasure: would hée (thinke you) hauing such great néede, rather paie vsurie for the lone of money to redéeme his land, than to haue it frælie lent him? I am well assured, he would neuer

doe so. For who is he, that would not rather haue it giuen him, than lent him? Or who would not rather trauell without a burthen vpon his backe, than with a burthen? Or who would not haue the sweete and auoid the sower? Or who would not receiue an hundred pounds to paie so much and no more at the yeeres end, rather than to paie a hundred and twentie pounds, for a hundred pounds at the twelue moneths end as they commonlie doe, either more or lesse? Then let vs leaue these dissembling speeches hereafter, and awaie on Gods name with all gaine taking for time, bicause it is both hurtfull to a common weale, vncharitable to our neighbours, and also forbidden by Gods worde, as you haue heard at large, vnto whose sharpe voice and seuere commandement we ought to giue good eare, and to be alwaies obedient, euen bicause he onelie hath said it, although there were none other matter in it. And let not the vsurer saie, that he saueth the gentlemans lande,

for

for it is hee, and none other, that causeth him to make his lande awaie almost for naught, who if hee had not dealt with such cutthroates, hee had neuer béene so great an vnthrift, nor so wastefull in his expences, nor so readie to mortgage his right of inheritance, which hee shall neuer bee able to redéeme, beeing once fast lapt in the vsurers bands. But the vsurer will not bee answered, for anie thing that can bee saide against him, standing still in this opinion with himselfe, that he deserueth great thanks, because hee doth forbeare his money for a yéere or two, till the borrower bee able to make better shift, for redéeming his lande. Vnto whome I doe answere still, because hee is so importune, that he doth no good to the borrower, but increaseth his harme, making him euerie daie lesse and lesse able to pay his debts. Indéede I must saie, and cannot denie, but that the vsurer forbeareth his money, sometimes for two or thrée yéeres, but that is to his great gaine, and to the borrowers bitter paine. For in the

end

end, the vsurer hath done no more than this, that he hath onelie respited the debtours certeine vndoing, for a yeere, two or three, and then, bee hee well assured, he shall bee vndone, without all remedie. As the cat that plaieth with a mouse a while, to eate hir vp in the ende: or like as if a prince shoulde saie to an offender, hee is contented to pardon him life for a moneth, but at the monethes ende, he will that he shall then die assuredlie, and liue no longer. Euen so the vnmercifull vsurer will forbeare for a yeere or two, to rut the borrowers throte at last, for when these two yeeres are once past, hee will not faile to vse his feate. A gentle dish of fauour, GOD knoweth, such as I am well assured they woulde bee loth to haue the like themselues. Repent therefore, O ye vsurers, for Gods anger against sinne, although it bee slowe, yet it is certeine, and this slowneese oftentimes is recompensed, with the heauie weight and greatnesse of paine when it comes. And if this bee not true which I doe saie, touching

Gods

Gods anger against time sellers, then is the word of God, both false and untrue, which were horrible blasphemie to saie. In which word of GOD, these streight prohibitions are enacted and made, threatening lawes against all vsurie, that men should the rather vse charitie one to another. But I thinke, there is none of you all, that denieth the scriptures, or thinketh them to be false, for so you shall denie God, and renounce vtterly the knowledge of him. For by them he is known vnto, as which doe giue testimonie of him. And surelie I doe wonder, that the world should so much choke men, as that they will so far forget God as that they contemne his holy lawes. For whereas in all other offences men are thought, through frailtie to breake the lawe, it seemeth that in this matter of vsurie, they stand with God in it, that it is none offence at all, although the word of God be most plaine against them. Seneca saith: Pudorem rei, tollit multitudo peccantium, & desinit esse loco peccati, commune malefactum. Et alibi,

Seneca de beneficiis. lib. 3.

bi. Cellere publica iura peccatis, & ea pie
leita elle, quod publicum eſt. The mul-
titude of ſinners hath taken away the
ſhame of ſinne, and common euill do-
ing, is not taken for any priuate offence.
And in another place: Publike lawes
haue giuen place to common offences,
and that is accounted for lawfull, which
is commonlie vſed. Wherby it appeareth
how needfull it is for all men to inure
themſelues with the beſt things, leaſt
by euill cuſtome they haue no ſenſe in
ſinne, but through errour wallowe in all
wickednelle. It is an old prouerbe: Bet-
ter the good, and by the good a little. And
happie are they that take the companie
of the godlie, and acquaint themſelues
with the word of God.

And in this matter, what can be more
plaine than that which Chriſt ſaith in
Luke? Lend vſe to another, hoping
for nothing ouer and aboue that you did
lend: wherby not onelie all contracts
of vſuries vpon lone, in reſpect of time
forbidden, but the verie hope alſo to
haue for a good turne againe, or anie

thing else ouer and aboue the principall, is vtterlie barred and cleane taken awaie. Neither is your exposition sound, maister Ciuilian, in this behalfe, that would haue Christs meaning to be, that men should neuer loke for their principall againe. For then Christ might haue laid: Giue freely, whereby is included a cleere renouncing to aske back a gift giuen, whereas in lending, it was neuer so meant in comman reason, that a man should neuer hope to haue his owne againe. Neither will men lose their principall except some great matter meane them, as the extreme pouertie of the partie, or sum other like thing. For although gods lent be not his that did lend them, for the time they were borrowed, yet when the daie of the returne commeth, for repaiment: he may with good conscience, aske his owne againe. And therefore such gloses are vaine, and to no purpose, and yet bee it that your exposition were true, thus then I reason. If God requireth such perfection in man, not to aske his principall againe, when he hath

once

thre lent it out of his hands: much more then doth God forbid all maner of overplus in taking for lone more then the vsurie principall. So that expound this text as you will, it is rather against you, than with you, and requireth in all constructions a free lending. Againe, in Ezechiel among other things, God saith there, as you haue heard before, hee that hath not lent for vsurie, and hath not taken anie thing ouer and aboue, that he did lende, the same person is a iust man, he shall liue the life saith the Lord. Whereas on the contrarie part it is said in the same chapter: He that doth let out his money, or goods for vsurie, or taketh more, or an ouerplus, shall that man liue saith the Lord? No, hee shall not liue, but shall die the death, and his bloud shall bee vpon him. Whereby it appeareth, that any thing taken ouer is damnable as wel as excesse: so any thing aboue the principal is excesse, because it is an iniury or wrong done to another man, by vsurping his goods, and so a deadlie sinne. Neither did those

translatours, Leo, Iudas, Oecolampadius, and others, vnderstande this text otherwise than I haue said, although you master Ciuilian, doe not so take them, who in their other writings, vid vterlie condemnie all manner of vsurie. And Luther (amongst others) is so vehement against all vsurie whatsoeuer, as yes was neuer more vehement against the Pope himselfe, and all his counterfet holinesse. And let not this imagination hinder you, to thinke as manie doe, that no vsurie is committed, but vppon the poore, bicause the scripture saith: Thou shalt not put out thy money to thy poore brother for vsurie. For it is also said in Deuteronomie: Thou shalt not lend money to thy brother for vsurie, without addition of any pouertie at all, so that all lending to anie Christian beehenceuer so rich, is vtterly forbidden, except a brother simply be no christian in deede. When seeing the scripture is so plaine, & so vnderstood by the ancient fathers, and by manie good men of this time, what meane you to seeke subtelties out

Exodus. 22
Deutro. 23

vsurie

bertie, by wrestling of gods word, to your wilfull lust & sensuall pleasure. Those other lerned men whom you named, Calvin and Bucer, did somwhat enlarge this lawe by a charitable exposition, for the hardnes of mens harts void from mercy, & also for verie necessitie sake, to helpe the nedie banished men then dwelling amongst them, not but that they would haue all men lend frelie, as God hath cōmanded. And yet what warantie haue they for so expounding the scriptures of God? But go we on. The Lord God sayeth in his ten commandements. Thou shalt not couet thy neighbours goods, his ore, his asse, or anie thing else that is thy neighbors. And what other thing I praie you, do these vsurers, that take ouerplus but couet their neighbours goods? For theirs it is not, bicause they did lend it, & more than they did lend, they shuld not haue in right so that they breake the law Non concupisces, thou shalt not couet. Now Lord in heauen. Who hearing these speches, and hauing the feare of God before his eies, will of set purpose

and wilfull madnes becoms an vsurer? For as I can perceiue, the greteſt parte in this offence is, y men haue not y ſenſe or feeling of this hainous fault, within their harts, but think they may lend their money & goods for gaine, without committing ſinne, or offending God at all, whereas of other ſins they are ashamed, although through frailtie they do offend. For no man durſt euer ſtand in the defence of theft, adulterie, or murder, and yet vſurie is as great and as horrible before God, as anie of them all, according to the opinion of all good & learned men in all ages, yea, ſo horrible is this ſinne, that amongſt all other ſinnes, it maketh men to forget God, or rather to thinke there is no God. Marcilius ficinus in his booke de Chriſtiana religione the 21. cap. ſaith thus. Soli fœneratores auaritiæ mancipati, de diuinis recte ſentire non poſſunt. Onlie vſurers amongſt all others (ſaith he) being bondſlaues to couetouſnes cannot thinke well of heauenlie things of God: and the reaſon is, for that they are worldlie, and make the world their

their God. And truly as a christian is no ethnike, paynim, nor Jew, so is he no vsurer, and this will I boldly saie, that Turks, Tartarians, & Ethniks indeede are pure angels in comparison of these worldlie vsurers, & lesse harme doe they to christians, than vsurers do, & are lesse cruell or vnmercifull. For the paynim sometimes sheweth mercy, but the vsurer neuer sheweth mercie at al, but would be lord of the whole world himselfe alone, if he might. So that Cerberus in hel, and al those monsters that Hercules subdued are inferiors in euil to these wicked vsurers vpon earth. And therefore as Lucifer for pryde fell downe from heauen: so vsurers for couetousnes wil fall downe from earth, to the darke dungeon of hell. And marke this euer whatsoeuer he be that is a great vsurer, is of a vile & bale nature, & nothing of value in him: one faith, that vsurie vpon vsurie, is vilain vsurie, and no doubt they are no better than vilains or slaues, whosoeuer they be that are great vsurers, let them set neuer so good a countenance vpon y matter.

All this notwithstanding, these wise worldlie richmen (to cloke their sin) and to beare out the matter, as though their doings were lawfull) do deuise policies against God, and seking to mittigate offences, teach God what he hath to do. So were the stewes deuised as a common sinke to scower cities, & maintained as tollerable, to auoid farther euill, being neuer punished in other countries, and much marueled by strangers resorting hither, that simple fornicatiō is so seuerelie punished here in England. But such deuises are wicked pollicies and fetches directlie against all godlines. For Saint Paule saith, that no fornicator, no whoremonger, nor vncleane person, shall inherit the kingdome of heauen. And as it is said for whoremongers, so saith the holie prophet king Dauid, that no vsurer, who taketh ouerplus for his money or goods, for the verie lone thereof shal enter into the kingdome of heauen. To giue almes and to lend freelie, are the fruits of charitie, and two especiall precepts of God, and plaine tokens to knowe a faithfull

Paulus ad Ephes. 5. ad Hebr. cap. 12.

Psal. 15.

christian

christian from an infidell. But he that will doe no neither of these two things, as God hath commanded, can neuer be thought a good christian. For they that are of God, do those things both gladlie and faithfullie, which God hath cõmanded them to do. For as loue is commanded, so is loue and gift, which is the fruit of loue, comanded likewise. Then what shall I saie to those men of the worlde, that handle gods doings, so as they make no sin to seeme where great and horrible sin is: seeking by turnes and twines of texts to cloke and excuse sinne. I speke to you master temporall lawier, who for that you seeme learned, do seeke to inlect the corrupt natures of others, as amõgst mo, this worshipfull merchant here, and diuers besids, rocking them a sleepe with the cradell they best like. I thinke if you would put into some of their heads, that custome and tribute were not due to the prince, there be that would giue eare vnto you: for all the world is giuen to hearken after their owne profit. And bad is that counsell which they will refuse

to

to follow, when gaine may rise therof, without danger or hazard of temporall lawe to punish them let Gods law be never so strong against the. And you master Cimitian, although you haue said much and verie well, but especiallie out of the Canon lawe. Yet I doubt of your constant abiding, in the verie practise and truth of this cause, that is to saie, simplie to giue your eare to Gods word, if the matter shoulde be determined by your iudgement. For I feare me, you will beare with gloses, and winke at these worldlie and politike deuises, which are inuentions of the deuill to destroie man, and to bring him to euerlasting damnation. And yet GOD forbid, that anie man should came to make himselfe wiser than the holie Ghost, in abusing or counterfeiting his worde. You did alledge certeine learned lawiers of this time, and with them some godlie diuines, that thinks it were good to haue some toleration to auoide farther mischefe, and to bridle the great greedines of certeine

couetous wretches, as that which you account to rise of a good minde and zeale. Well, I will not stande vpon their meanings, but I am sure the same is not grounded vpon gods word, for intents imagined without Gods warrant, are deedes accursed, although in appearance they seeme most Godlie. For God saieth. Thou shalt not doe that which is good in thine owne eies, but doe thou that onlie which I commande thee. Vppon this place Saint John Chrisostome in his oration against the Iewes, saith thus in English. Of a truth that which is done according to the will of God, although it seeme to be wicked: yet it is altogither pleasant and acceptable before God: contrariwise, whatsoeuer is done besids the word of God, and otherwise than he will haue done, though it be esteemed as a thing acceptable to God, yet it is of all others the worst, and most wicked. We haue a notable example against good intents in the first booke of the kings, and fifteene chapter to warne all men not

Hoc tantum facies Deutro. 12.

Reg. 1. 15.

to

to deale vpon anie deuotion or good intent whatsoeuer more or lesse in Gods cause, then they are expresselie commanded to doe. For Samuel the prophet was sent to king Saule, as messenger from God, who said in this maner. Thus saieth the Lord of hosts. I haue called that to thy remembrance which Amelech did to Israel, how they laie in wait for them in the waie as they came out of Egypt. Now therefore go and smite the Amelechites, and destroie ye all that pertaineth to them, and se ye haue no compassion on them: but slay both man and woman, infant and sucking, ore and sheepe, camell and asse. Now when Saule had this commandement, he set forth with 200000. footmen, and 20000. men of Iuda. But he did not fulfill the Lords commandement. For after he had slaine the Amelechites; he tooke Agag their king aliue, and left of the sheepe and of the oxen, and fat things, and the lambes, and all that was good and would not destroie them. Wherevpon the word of the Lord came vnto Samuel, saieng-

It repenteth me, that I haue made Saul king, for he is turned from me, and hath not performed my commaundements, so that he loſt his kingdome by this meanes, for that he of a good intent ſpared y king and ſaued the fat oxen & sheepe, to offer ſacrifice vnto the Lord, vnto whom Samuel ſaid: Hath the Lord as great pleaſure in burnt ſacrifices & offerings, as he hath, that thou ſhouldeſt obey his voice? Behold, to obey is better than offering, and to giue heed is better than the fat of rams, for to be rebellious is as the ſin of witchcraft, & diſobedience is wickedneſs and idolatrie. Becauſe therefore thou haſt caſt away the word of the Lord, therfore hath the Lord caſt away thee alſo from being king. Thus you ſee men muſt not ſuffer to themſelues a certeine maner of dealing for pleaſure or pity, or to mitigate offences, & ſo to deſpiſe Gods commandement with their deuiſed imaginations, but rather to doe neither more nor leſſe, than that onely which God hath commanded to be done. And therefore in your iudgements & ſentences of lawe, I pray

you

you master Ciuilian, haue God and his word alwaies before your eies, that your lawiers, may say and do the truth according to his word. And you master merchant, vnto whome God hath lent great treasure of this world (for I tell you, you are but his steward) call to God that he will lend you grace in the midst of your welth, do learne to know him aright, let not welth choke your iudgement, & cloy your vnderstanding. Beware how you cloke with God, doe not vnder colour of bargaine & sale, practise vsurie as most men do. There be plaine waies for men to take, which are and hath bin euer alowed. And this I saie, he that liueth in his vocation truely and iustly, is an honest man. That Grocer who selleth holsom wares with good conscience, is to be well esteemed. The Draper that dealeth lawfully, deserueth credite. The true Tailor, is an honest man in his calling. The Goldsmith, the Mercer, & the Haberdasher are all to be well liked, & so all others of any occupation, that liue iustly in their trade. A merchãt of whatsoeuer

calling

talking he is, is to be accoũted for honest if he liue with good fame & name, by his lawful traffik or occupation. But I pray you, of what occupation is goodman vsurer, or who would gladly bee called one of the vsurers occupation? Or of what companie or seuerall hall, or else where are they in London? God graunt all merchants to be otherwise occupied, & euery one to follow his lawful vocation, rather than to trade by this lewd craft or kind of liuing. Some learned fathers, yea and some great philosophers also, thinke it a thing almost impossible, for a great rich merchant, that is a mightie occupier to be a good christian. But I am not altogither of that minde, especially if the merchants that are great occupiers doe liue in any feare of God: for I think there be of merchants as there be of other sorts, & surely of such as vse lawfully in their alowed trades, as I haue said, are honest, iust, vpright, and worshipfull, and not inferiours to other men of anie calling. True it is, we are all sinners more and lesse, and therefore euerie one of vs had

Chrysost. mus. Plato de legibus.

need to call to God for mercie. And assured we are, that God being the searcher of our harts, will take an account of all our doings. We have but a time and a course to run, let us take that right way for our race, which god hath made plain & open for us by his word & testament. Let us be charitable, louing, and liberall one to another, & readie alwaies to giue som portion of that bountifulnes, wherby God daily & infinitelie of his free mercie powreth vpon vs. And as reasonable men let vs consider, that righteousnesse establisheth kingdomes, and charitable dealing maintaineth states: whereas vsurie the daughter of couetousnesse, the mother of mischiefe, and the very hell of euil, ouerthrowyth trades, decayeth merchandizes, vndooeth tillage, destroyeth crafts men, disgraceth ciuilities, beggeth dowrie ingratitude, bringeth dearth into famine, hinderth the prince in her reuenue and welfare, & last of all, endeth destruction & confusion vniuersally. For if the merchant may be allowed to make gain of his money, he will rather die the certein

and

and aſſured waie, that dangerouſlie aduenture the ſeas, and ſo the Quéene ſhal loſe hir gaine and right of inheritance, and the ſtate ſhalbe vnsone. The plough man will no moze turne vp the ground foz vncerteine gaine, when hee may make an aſſured profite of his moneye, that lieth by him. The artificer will leue his worzking. The clothier will ceaſe his making of clothes, bicauſe theſe trades are painefull and chargeable: yea all men will giue themſelues whole to liue an idle life by their money, if they haue any. And although all cannot haue money, yet if all thoſe that haue money, will liue by the loue thereof, all will be marred in the ende. And amongſt others, the gentleman will no moze proſſe armes noz chiualrie, to aduance his welfare, but ſelling his lands will haue double gaine by his money, and ſo hue ouer houſekéeping all togither, taking a chamber in London oz elſewhere in ſtead of a houſe in his owne countrie, as wee ſée they doe now commonlie, the moze is the pittie, and the

greater is their shame, yea the noble man will no more defend the widowe and fatherlesse, nor yet doe iudgement and iustice, but liue by his filthie gaine, and lose thereby his dignitie and estimation, as all those that doe liue by corrupt vsurie, for none in right shoulde bee a knight, that is a knowen vsurer, and such a hurt to his countrey. And thus by these vsurers great dearth will insue of all things, as you see, and miserie will fall vpon vs vniuersally, for that few men will worke, and most will play, and men liuing without labour and doing nothing, will loiter and wallowe in the ease of vsurie, and inrich themselues by this most vile assured trade of the Epicures occupation. And what good I pray you will money doe then, when we haue neither meate to eate, nor cloth wherewith to couer vs, nor house to shrowde vs in, nor man to defende vs in our right. For not so much as the Butcher, the Baker, or the Tailer on Gods name, or any other whatsoeuer, hauing neuer so little money, but they will altogither

Bar. in l. i. C. de digni. tex. in l. quoties. de dignit. lib. 12. l. duo Mar. C. de quest

togither be vsurers, as manie alreadie are, if this might be suffered. And what should let, why they should not all bee vsurers, as well as others, if the same may once bee liked or holden for lawful. For a surer and easier, and a more gainfull trade cannot be vpon earth, than to get money, with the lone of money onely. And who doth not loue ease and gain if they may bee had both togither? So that I saie, if this geare take place vniuersally, as why may it not? Then may the worthiest men say, farewell worlde, yea farewell life for euer may all men saie in generall.

The trade made to the Indians doth not so much benefite the Spaniards, as vsurie hath done them harme; for they trading with the Gendwaies, and others, to pay so much vsurie as they doe for wares vpon their returne from the Indians, doe lose all their gaine that they make in the votage, and ware beggers at the last, with all their trauell and paines they take: as who should say,

they labour for the vse of others, that doe nothing themselues but loiter, and with ease make money of money. An alcumie founde out by the deuill, to destroie all trade in the world, when none haue any thing but themselues. But their reward in the end shall bee death euerlasting, except they doe amende. It is written in Solinus, De mirabilibus mundi, that in the iland of Sardinia, there is a well, whereof if a true man doe drinke, his eie sight straight waie wareth cléere, but if a false harlot doe but sup of it, hee wareth starke blinde out of hande, although hee did sée neuer so well before. Nowe happie were Englande, if all the conduites in London did runne with such water. And yet what did I saie, I woulde thinke London then, and England also woulde bee most vnhappie. For if it were so, wee shoulde haue so manye blinde men in the citie and countrey, that there woulde scant bee sonnde guides sufficient to leade them in the streetes,

and

and high waies, when they ſhoulde ſeeke to go abroade. The morall of this ſaieng is, that good men haue the grace of GOD, and ſee him in his glorie, whereas euill men are ſtarke ſtaring blinde, through their follie and wickednelle. And of this ſorte are there manie compadie blinde in this lande, as the cleargie with ſimonie, merchants with vſurie, iudges with briberie, great men with extorcion, and the common ſort with micherie. GOD be mercifull vnto vs, and ſend vs of his grace. But ſaieth the couetous man, ſeeing you go hard to worke with vs, and will not ſuffer vs to make anie gaine at all of our money, but reſtraine vs vtterlie from aduancing our welfare, we will not lend at all hereafter, bicauſe we will not offende. Euill ſpide of you, ſaie I, when God commandeth the contrarie, and by your workes you bewraie what you are, men graceleſſe no doubt, without affection or charitie, and people voide of all loue.

Saint Paule saieth, unthankfull, hard hearted and unmercifull, and so the children of perdition. If you woulde have saide, you woulde not lend to all theym that woulde borrowe of you, I woulde have holden well with that saieng. For I promise you, it is an offence to lende to some, and a maintenance of their follie. And therefore, they doe well, that are not ouer hastie, or rather ouer grædie to lende without great cause and good consideration had before. For indæde men shoulde rather lende to helpe others, than sæke grædilie to enrich themselues, because it is properlie the nature of lending; (beeing a certeine kinde of almes) to helpe the necessitie of our neighbours, with part of our plentie, as occasion doth serue. Whereas lending for gaine without good cause had of an others nœde: maketh wanton princes to sæke nædlesse warre, noble men riotous to spende without reason, young gentlemen unthriftie to bring all to naught, after

they

they are newlie come to their lands, and so to take the verie high waie to vndoe themselues for euer: as euerie daie it doth appeare, not onlie in gentlemen, but in some great states and lords of this lande, the more is the pitie. And surelie he is farre from thrift, whatsoeuer he be, that borroweth vpon vsurie without great cause, and rather would he seeme to be that which he is not, than to be indeede and in outwarde shewe, that which he is. And no doubt, wantonnesse brought in this folie at the first, that men with their masking maners and great braueries should seeme for a time to be iolie fellowes, whereas at length they discouer themselues, and are become worse than naught. And therefore they doe euill, that make a certeine gaine of lending, to the vndoing of others, whereas lending should be for charity sake, and not to mainteine the outragious excesse and foolish riot of manie a deuise vsed more here in England, than in anie place else, that I knowe in Christendome. For if money

might not so soone be had of those co-
uetous vsurers most men woulde liue
with in their bounds, and leaue their
wanton apparell, their vncessarie fea-
sting, their fonde gaming, and their
lewd hazarding of great wealth and re-
uenues without all wit, vpon a mains
chance at dice, or vppon a carde of two
at primero, and other vaine diuelish
games. For so these vnthrifts may
haue money to serue their lusts, and
to hazarde their chaunce, they care not
what to paie. And thus they being ouer-
laden with a maine losse, and most cer-
teine debt to the vsurer before hand, do
set vpon blinde fortune afterwardes all
that they haue, and are vndone before
they are aware, onlie by the vsurers
dealings, although they be no great lo-
sers, neither at dice nor yet at cardes.
But you will saie and proone it to, that
manie haue beene made with paieng, v-
surie, getting great wealth into their
hands, and at the least haue saued them-
selues from imprisonment, & vtter vn-
doing. Vnto this I doe answere, as

he

he, that came into a church, and saw it full of images made of ware, asked the cause of such a sight. Unto whom one answered, that these people whom these waren images did represent, were saued from drowning, by calling vpon our ladie: naie then (quoth he againe) where be the images of those I praie you, that called vppon our ladie, and were drowned notwithstanding. And so say I, if some one man haue got good by vsurie, and hath béene made therby, how manie thousands haue had mischéefe, and beene vtterlie vndone by vsurie. Well, well, saie you still, and replie as you please, if the world go so with vs that lending for gaine must cleerelie be restrained, and that vppon paine of death, as we would haue it: farewell then all hope to borrowe anie money hereafter. Unto this I answere, and I thinke cleane contrarie, especiallie if men will conforme themselues to the lawe of nature, and liue as they ought to doe vprightlie in their vocation, and remember there is a God. For then

plentie

plentie will folowe, and good cheape will be of al things, when euerie man liueth vprightlie in his calling and profession as GOD hath appointed, and forsake these vnlawfull shiftes, and so charitie will abound, and no man can want, that being honest hath anie nede, saie you what you will. Marie vnthriftes, and suspected men, may perhaps faile by these meanes, & be driuen to trust to their owne, when none will lend vnto them. And surelie I would wish that lending were chekelie to the nedie and thriftie person that will truelie get his liuing with the sweat of his browes, and paie that againe faithfullie, which he hath once borrowed. But to saie you will not lend to anie bodie at all, bicause you cannot be suffered to make gaine of your money, and so to doe as much as in you lieth to destroie occupieng: that I saie, is an vnmercifull saieng, and directlie against God. And yet saie what you will, if the lawes of God in this behalfe were straightlie executed against vsurie, there woulde be

for

for all this lending inough, such lending I meane as is needfull, and charitie ought to be vsed. Yea, I will saie more, rather than men wil suffer their wares to lie dead by them, and their goods not to bring forth anie encrease at all: they will hazard their wealth into cheapmens hands, and yoong occupiers, and be contented as well to aduenture the losse or perill of their ware, as to assure themselues of currant gaine, and certeine profit. And so doing they may boldlie put forth their substance for others to occupie, vpon such charitable dealing. And although fewe perhaps will trade in this sort, that is as well to hazarde losse, as to assure themselues of gaine: yet the world will be the better, wares will ware more cheape, dealings will be more vpright, and fewer men will breake, when such christian charitie is commonlie vsed, both in moderate taking of gaine, vpon charitable forbearing for a time, till men may make money, and frendlie bearing with losses, when anie such doe happen. And

amongst

amongst honest and godlie men, I knowe there will neuer be want of charitie. And happie were England, if all men were honest, for then lawes were needelesse, and such euill as this had neuer neede to be feared: as for euill men, it were good to ridde the world of them, if it were possible, and to deuise by lawes that none shoulde liue, much lesse come to wealth by such vnlawful waies, for that they onlie & none others, are the cause of all dearth and want in this world. Thus when euerie man liued vprightlie within his bounds and calling, vsing such trade as hee ought to do, plentie would soone appéere in all places, and God would blesse the world also with increase much. And doe not thinke that you are to be excused, when you doe lend to the rich, where it may séeme you haue not oppressed, and so not deale with the poore, for feare he should be oppressed, for I tell you, you should lend to all that haue néed, of what estate, condition or liuing soeuer they be poore or rich. And fonde is this argument

gument that you haue often vſed, of which manie doe take fault holde. It is not lawfull to take vſurie of the poore, therefore a man may take vſurie of the rich, for by the like reaſon one may thus argue: It is not lawfull to vexe a poore man by lawe, therefore it is lawfull to vexe or to trouble a rich man by lawe. None either rich or poore, yong or olde, lowe or high, ſhould be troubled or vexed at all, or by any manner of meanes. Regarde alwaies muſt bee had to the Commonweale, that no harme do come therevnto, by any vnlawfull dealings, and not whether this man or that man be wronged or no. For ſo it may fall out that your neighbour, vnto whome you haue lent money for gaine, ſaieth no harme thereby, and yet aſſure your ſelfe, the Commonweale ſmarteth by ſuch vnlawfull dealings, as I haue often heretofore ſaide. And therefore the Ciuilians ſaith: Intereſt reip. vt quiſque re ſua recte, hoc eſt, honeſte & legitime vtatur. It is for the behoofe of the Commonweale, that euerie man doe vſe

his

his owne things rightfully, that is (as I take it) honestlie and lawfully. And this is that æquum & bonum, that æuenhood, and right ballance dealyng, so much commended by all lawes, that is, I saie, that christian charitie, which seeketh nothing of hir owne, but those things that are of Iesus Christ. And is it so strange a thing for men to borrowe frælie in this worlde? I am not verie olde, and yet I haue knowne manie in my daies, that haue borrowed frælie great masses of money of diuers men, and some againe that haue borrowed small summes frælie of a great sort, for no penie vsurie at all: God men can no more bee without charitie, than fire can be without heate. And therefore let vs praie, that god men chieflie may enioie the fruites of the earth, yea let vs all that bee bad, consider this one thing with our selues, that nought we brought with vs into this worlde, and nought wee shall carrie out againe, and when wee haue foode and raiment, let vs therewith bee content, as Saint Paule saith

1. Tim. 6.

saith to his disciple Timothie. Inough (as they saie) is as good as a feast, and what should we doe with more? A little with quietnesse, is better than a great deale with trouble. Yea happie is that man, whose conscience dooth not condemne himselfe for euill gotten goodes, euill gotten I may well saie, when they bring death and damnation with them. Alas, doe we not see euerie daie how vncerteine this life is? How suddenlye men go awaie, and that no man hath any charter to tarrie here one houre, but as soone goeth the rich as the poore, the lord as the ploughman, the merchant as the crafts man, the wise man as the simple. And besides this, what a conscience hath he (Lord God) who wittinglie and willinglie hath beene the vndoing of manie an honest poore man, of manie ancient gentlemen also, yea, and shall I saie of some great lords of noble houses, through his vnmercifull vsurie? Dooth hee thinke after his wrong gotten goods, to bleare God with an vnworshipfull gluttonous table, with building

of

of a fewe almes houses, with giuing to his warde after his decease a little summe of money? Nay, he is deceiued that so thinketh. These are abhominable offrings in the sight of God, that are offered of such gaine, let him giue on Gods name his owne goods lawfullie gotten, and not deale almes of that which is none of his. His owne conscience will tel him another tale, when the same shall search him, and accuse him before the maiestie of GOD, and then will he tremble and quake, call for grace and cannot be heard, weepe and waile, when none will pitie him, and so liue in hell, and neuer die, continuing still in such paines and torments, as passe mens speech to vtter, and more greeuous than anie mans hart can imagine, or thought conceiue. Wherefore, considering GOD, nature, reason, all scripture, all lawe, all authors, all doctors, yea all councels besides, are vtterlie against vsurie. If you loue God, and his kingdome, my maisters, if your naturall countrey bee deere vnto you, if you thinke

thinke to haue merry dales in this world and to liue in ioy, you and your children after you, both now and euer, yea, if you haue care of your owne soules: for Christs sake abhorre this vglie vsurie, and loath with all your harts, this cursed limme of the diuell, and lende indéed freely, as GOD hath commanded you: and depart with your goods or wares, as freelie for time, as you would bargaine to bee paid for them out of hande, or at sight, or for readie money, hauing alwaies a charitable intention with you to helpe your poore neighbours with part of your plentie, and make no merchandizes hereafter, by the sunne shining, and moone shining, by yeares, by monethes, by dales, and by houres, lest God take his light from you, and shorten all your dales, and all your yeares. And as you lende freely as occasion serueth to all men, of what estate or condition soeuer they be: so giue to the miserable folke willingly, and helpe the poore householder frankly. And then shall God blesse you and all yours, and giue

you the peace of conscience, which passeth all treasure, and make you inheritors of his kingdome, after this transitorie life. Now god for his mercies sake open all your eies, and giue you the right vnderstanding of this his will, for his déere sonnes sake Iesus Christ our Lord and sauiour. Amen.

Ciuilian. I haue long studied the Romane lawes, and I thanke God my vnderstanding is somewhat increased by them. But would God I had more earnestlie studied the verie text of the olde and new testament, whereby not onelie I shoulde the rather haue gathered most true knowledge: but also I should haue béene more mortified by a great deale than I am. It is vnspeakable, what gaine they do reape to their soules health, that doe dailie and hourelie meditate the verie letter and text of the scriptures. And I thanke you most hartilie master preacher, for your good zeale and earnest care to sift out the truth of this matter, which I doe thinke, and am fullie persuaded that you haue founde out according

God

Gods moſt holie will. And I praie God moſt hartilie, that I may bee a true follower of all that you haue ſaide, and neuer conſent in hart to lende money for gaine, nor yet to allow of them that are knowne vſurers.

I do know certeinly, that to lend freely is a naturall contract commanded by God, and allowed by man, and therefore to bee done and vſed of all men; but to lend for gaine is a ſuſpected kind of dealing, and therefore to be blamed whatſoeuer colour I doe ſet vpon it. And the wiſe man ſaith: Quæ dubitas ne feceris, Neuer doe that whereof thou doſt ſtand in doubt. And therefore by the leaue of God, I will neuer deale other wiſe hereafter, than plainly and truely, as Gods word and my conſcience ſhall direct me, aſſuredly minding to lende for gramercie alwaies hereafter to the poore and indie, or to anie one that ſhall deſire borrowe of mee, if I be able to lende, and may forbeare my money or goodes without any my great hinderance. The gill ſawe is a wiſe ſtudie, and full

of pollicie, which I haue euer well liked, because of the naturall and good reasons that it carrieth in shew. But I must saie now, that the wisdome of man is foolishnesse before God, and vaine are all those speeches, that are vsed to blanch Gods grounded rules, being the onlie vndoubted truthes chiefly to bee followed of all godlie and christian people. And for my part I am glad that GOD hath touched me thus much to renounce mans reason and to followe his most holie will, which I will hereafter imbrace, by his especiall fauour and mercie, and preferre the truth of his worde before all other learning whatsoeuer, and confesse in part, that all lending of money or wares for any gaine whatsoeuer, in respect of time is a thing abhominable, and a damnable deed before God and man.

Lawier. It is euill striuing against a knowne truth. And woe bee to him that doth anie thing against his conscience. I haue heard much, and somewhat I knowe, and although naturall reason and mans policie, haue carried me ou

of the waie, yet I thanke God my conſcience did neuer accuſe me. For I thought aſſuredlie, that whatſoeuer I did in this behalfe, ſo that charitie had beene kept, and no harme in appearance committed, nor offence notorioullie knowne; that all then had beene well. But I doe ſée it is cleane contrarie, and I confeſſe my ſelfe to haue erred, for which I am ſorie. And nowe I perceiue that man muſt not ſéeke to ſéeme wiſer than God, nor yet deuiſe doings for his owne excuſe, according as his fond braine might imagine. For I doe now plainelie finde, that euen the veriest ſufferance of vſurie, although it were for a meane rate: is not onlie forbidden by God, which is chéefelie to be noted, but alſo hurtfull to a ſtate, and cauſe of ſuch dearth and ſcarcitie which is pitifull to be ſéene. Therfore I do wiſh that we might all liue as God hath commanded vs, & not fanſie vnto our ſelues, ſuch kind of dealing and liuing as GOD and nature hath alwaies forbidden. Our lawe is plaine inough againſt this ſin,

if we were as good executioners therof as the lawe giueth authoritie. But our countrey disposition is rather to make lawes, than to keepe lawes, yea rather the lawe is vsed to enrich lawiers, than to execute the iustice of lawe.

Yolle king Edward as they call him, he that was before William Conqueror among other his good lawes, did in the 37 law that he made vtterly forbid vsurers, and would not that anie such should tarrie within this realme. And if any were conuicted to haue exacted vsurie, he should lose all his goods, and after that be estéemed as an outlawe. The said king Edward did further say, that he did heare it reported in the court of Fraunce, when he was there, that vsurie was thought to be the rote of all other sin and mischéefe whatsoeuer. After this, in Henrie the se-
Glaquil. li. 7. cap. 16. conds time, I doe remember what Glanuill chéefe Iustice of England in those daies writeth, which I think not amisse to make knowne for our amendment. In the 7. booke where he speaketh of inheritances, of last wils and testaments

he saith amongst other things in the. 16. chapter of that booke, that all the goods of an vsurer, whether he die making a wil, or not making a will, are proper to the king. And yet no man so long as he liueth was euer wont to be appealed or conuicted of vsurie. But amongst other enquiries for the king, it is vsed to be enquired vpon, and proued by twelue lawfull men that dwell nigh him, vpon their othes, that a certeine man died an vsurer, which thing being prooued in open court, all the moueable goods and chattels that were the vsurers owne, at the time of his decease, shall be seased for our soueraigne Lord the king, in whose hands soeuer the saide goods or chattels shall be found. And the heire of the same vsurer shall be disherited for the selfe same cause, according to the lawes of the Realme, and the lande shall returne to the lord or lordes againe, from whence it came. All which notwithstanding, it is yet thus to be vnderstoode, if anie man hath beene an vsurer in his life time, and there-

of was openlie and notoriously famed to be: and after repented himselfe before his death, & did penance therefore, which cannot be without restitution, his goods shall not be within compasse of the lawe against vsurers. And therfore it must be well knowne by good and sufficient triall, that one died as an vsurer, to make the lawe determine vpon him as against an vsurer, and to dispose of his goods, as vpon the goods of an vsurer. Thus far Glanduil in the place, who in his x. booke & third chapter, sheweth plainlie what vsurie is, & thus he saith: Things are due vpon lending, when anie man doth trust another, in those things which do consist vpon number, weight & measure. Therefore whē a man hath lent any such thing if he ỹ hath so lent it, doth take any thing ouer and aboue his lone, he committeth vsurie in so doing. And if he depart this world so offending, he shalbe condemned as an vsurer, by the lawe of the land, as before more at large hath bene declared. According vnto this lawe, Matthew Paris, maketh report in the life of

king Richard the first, by these words: Quicquid laici in vita sua donauerint, vel quocunque titulo a se alienauerint, etsi vsurarii fuisse dicuntur, post mortem non reuocabiur. Quæ vero post mortem non alienata fuerint, si cognitum fuerit ipsos tempore mortis fuisse vsurarios, confiscabuntur. That is to saie: Whatsoeuer laie men haue made awaie in their life time, by gift, or alienated from them by anie title, although they were neuer knowne in their life time to be vsurers, yet the same shall not bee reuoked after their death. But whatsoeuer things are not made awaie after their death, if it were knowne that they at the time of their death were vsurers, the same thing shall be confiscated. The statute lawe also, in the fiftæne yere of king Edward the third, doth make this matter plaine, where it is accorded and assented: that the king and his heires shall haue the conisance of the vsurers dead. And that the ordinaries of holie church haue the conisance of vsurers on liue, as to them appertayneth, to make com-

pulsion

pulsion by the censures of holie church, but the statute of 37. of king Henrie the 8. hath taken away the force of this law. And yet whether the common lawe was or is taken awaie hereby or no, I doe refer that to my maisters the lawiers: nay it is plaine, that our lawe was euer against vsury, as in Martō. ca. 5. it is most euident, Vsuræ non currant, &c. And touching the exchange, you haue said wel in my iudgmēt. And thus much I know by the statuts of this land, that king Edward the third, caused the exchange to be kept at Douer, & in other places, where it best pleased his grace, as in good townes and thorow fares throughout England, declaring the value of all coine, & straitlie charging all his subiectes, that none so hardy as to make gaine, of coined money, saue onlie the kings exchangers, so that vsurie by that meanes was vtterlie banished from among the common people. But how the kings exchangers vsed the matter, I know not. This I knowe well, the fewer that vse the exchange in maner as it is now vsed amongst merchants,

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chants, the better it is for the state and common profite of this land. But I for greedie desire of profite, haue forgot all these things, & seing how loth men are to lend, thought it better euen against Gods lawe and our lawe also, according to the common maxime, to suffer rather a mischefe, than an inconuenience. But Rom. 3.
I see now that such propositions are wicked and damnable, for no euill must be either done, or suffered to be done, that good may come thereof, as you maister Preacher haue verie godlie saide vnto vs, out of Gods most holie word. I doe reade that in the 47. yere of king Henrie the thirde, a riot was committed against the Iewes, and fiue hundred of them slaine, and the occasion of this riot was, for that one Iew wold haue forced a christian man to haue giuen vnto him more than two pence for the vsurie of 20. s. by the weke. For the Iewes had license from the king to take two pence in the pound, for the wekes lending which is 40. l. and more by the yere vpon the 100. a deuilish vsury no doubt, & worthy

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of all death, without all peraduenture. And great pittie that anie prince should euer yeeld to suffer anie such spoile or theft amongst good subiectes. These Iewes are gone. Would GOD the christians remaining, and our countreymen at this daie did not vse their fashions. I for my part will be from henceforth a deadlie enimie against all vsurers, and willinglie I will not eate nor yet drinke with anie of them. And I praie you master merchant, if heretofore you haue taken anie enboldening to commit vsurie through anie qualification that I haue vsed, contrarie to law which I profesſe, and against my conscience: doe you from henceforth amend it, and amend your selfe by my warning, and beare not your selfe vpon me, nor yet vpon the lawe that I profesſe. For both I will discharge my selfe before God, and this good companie of any such maintenance, and declare vnto you, that not onlie the lawe which I profesſe, is against it, but also my conscience condemneth me of such tollerating. For

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the which I am right hartilie ſorie, and doe now conſtantlie affirme that al lending for gaine, in reſpect of time, is both againſt Gods lawe, and our lawe, and is a miſchiefe moſt hurtfull to al ſtates, and the principall cauſe of all want and ſcarcitie in any commonweale, whereſoeuer it hath once got a ſeting, and is either allowed or ſuffered. And for your good chéere, I thanke you moſt hartilie. And now will I ſaie, this is the beſt diner that euer I came at in all my life. And I pray God it may be ſo vnto you, maſter merchant, that are the chiefe of this feaſt, and haue béene after a ſort the cauſe of this diſputation.

The Merchant or Gromell gainer.

I haue heard you ſaie maſter Preacher, and I haue heard it alſo of others, that God in the ſcriptures affirmeth it to be an eaſier matter, for a camell to go through the eie of a nedle, than for a rich man to enter into the kingdome of heauen. Surely I beléeue it to be true, except Gods goodneſſe be the greater: for wee merchants are marueilouſlie giuen

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to get goods without conscience, & without all Gods forbode. And this worlde is a great temptation, for man to advance his welfare, and hardlie can one auoide the swæte intisements thereof. For what is hee now a dates that is of anie estimation, if hee want wealth? Who maketh anie account of him, bee hee neuer so learned, neuer so vertuous, or neuer so worthie, that hath not the goods of this world? Yea, what maketh vs merchants to beare authoritie, and to be taken with the best, but our goods that lie by vs to serue our owne turnes withall, and other mens also, as we list and thinke mæte? But fie of this worlde, in inspect of the worlde to come. And I thanke you, master Preacher, for such your heauenlie doctrine. For I promise you I am now become through the same (as I trust) a new man prailed be God, and you therefore. And now I doe as much abhorre to lende money for gaine hereafter, as I doe abhorre to steale by the high waie, or to murder anie man violentlie for his goods, which

God

God forbid that euer I shoulde thinke or minde to doe. And you master Lawiers both of you, haue well put me in remembrance, that my goods are not mine to bestowe after my death, if I shoulde die an vsurer. Lord God, if the prince woulde take aduantage of all such as haue offended in this behalfe, manie shoulde beg that now are braue. And yet marke Gods iudgement. You shall hardlie see an vsurers issue prosper well, but either the partie comes to an euil ende, or the goodes are lewdlie wasted awaie. Mercie, mercie, therefore Lorde GOD, and I trust assuredlie that vpon mine vnfeined repentance, God will bee mercifull vnto mee. Restitution I had need to make, and I will so doe by Gods grace, as I can. Euill is that penie gotten, which bringeth damnation, and vnhappie is hee, that for grædie desire of this worlde, doth lose the ioies of heauen. It had bene my part, hauing had such wealth, to haue visited the prisons, where men lie long for small debt, and haue bene oppressed with vsurie.

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to their vtter vndoing: to haue aided the poore householders, the fatherlesse children and the widowes. But hereafter I will visite Christ more often in his afflicted members, and lend freely by gods grace, to such and so many, as I shall be able, and know to be honest godlie men, and relæue them chieflie, and make also restitution vnto them whome I haue most oppressed, and get my goodes hereafter by lawfull meanes. Wee all feare the plague marueilously here in London, and desire God that the citie may bee clæred of it, but what a blesse were it to the citie, and realme also (as I remember you said before maister Prather) if in one yeere God would take all vsurers awaie, and clære this lande of such vnmercifull men. I for my part, knowing that I doe knowe, rather than I will hereafter make gaine of my goodes or money, for the verie lone thereof, in respect of time, I will suffer a thoulande deathes in this worlde, to saue my soule the rather in the world to come. Yea, none of mine shall euer haue my fauor,

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hat will take that wate: for I knowe his life is but a passage, and ſterwards we are all (as you haue well saide maſter Preacher) to make an account of our former liues, and to ſhewe howe faithfullie wee haue beſtowed thoſe talents, which God of his goodneſſe hath vouchſafed to beſtowe vppon vs. For if we haue beene euill officers, woo is our hire, whereas otherwiſe hauing faithfully diſcharged our duties, God is iuſt, and will reward the faithfull for euer, according to his promiſe, thorough the merits of Jeſus Chriſt, who be praiſed therefore.

Ockerſo. Now bleſſed bee the Lorde God of Iſrael, and bleſſed bee his name both now and alwates hereafter. I am certilie glad before God, that I haue liued vntill this day, to ſee ſuch a conuerſion of you my deare brethren, and greater ioie I knowe there wil be in heauen for one recouering of ſo few loſt ſheepe, than of ninetie & nine that haue not ſtraied. I pray God that all others may take example of you, and vpon Gods good warning

ning followe those things in their conuersation of life, that you haue now professed to doe during your liues. And this I saie, he that lineth to die wel, shall die to liue better. Now God for his mercies sake, make vs all his seruants. With that they al toke their leaues, and departed in charitie one with another, like ioifull and spiritual brethren in Christ. God grant all others to do the like. Amen.

FINIS.

A conclusion to the louing Reader.

Gentle Reader, and dære countrie man, I haue in some part laid open (as may appære) the doings and dealings of this worlde. And much speech hath passed diuerslie betwixt parties, and great heat hath beene vttered aswel in defence of cloked euill, as in rebuke of knowne sinne, the most & the worst, taking that alwaies best, which is best for their purpose, be it neuer so bad. At the last, an agreement is made (as you see) and all reconciled to GOD, & people much ashamed of sinne, and men most sorie for their by past folies. The merchant, as it seemeth, will no more deale vnlawfullie, but vse his trade in good order, and in such sort, as to good conscience and gods lawe is agreeable. The lawiers, aswell Ciuilian as temporall, shewe themselues more iust persons, and will neuer giue occasion (so much as in them lieth) for any to offende by their example. And all

this goodnesse commeth through the preachers godlie and zealous dealing. And is all this true (saieth one) that we shall haue such a world hereafter, as there will be neither euill lawier, nor yet euill merchant? For answere I say, GOD knoweth onlie, what will be hereafter. I haue but made onlie a rehersall of an assembly, which I will not sweare to be true neither, for all the goods in England, and yet I wish the same had beene true, especiallie for the latter part of their agreement, let their former lines be, as they will be, which I thinke are worse than I haue saide. For neither toong can vtter, nor pen inditte at full the euill of this world. And yet I haue saide so much euerie waie, as I was able to saie, and at my leasure serued. And an easie matter is to tell a tale, or to make a tale of an man, or of anie matter either two or fr but the hardest peece of worke of al is th for men to be, as they would seeme to For who would not seeme verie hon in outward apparance, and yet who

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perfectlie honest in verie deede: I haue concluded of these men, as I woulde it were, or had beene at the first, and so all things after much talke are lapped vp as you see, with a ioifull end, but whether it wil fal out so or no hereafter, God knoweth and not I. Therefore I shal tel you a short merrie tale, somewhat to the purpose of this last speech and compounded agreement.

About xvj. yeeres past, at my being in Rome (where I was forth comming afterwardes, against my wil God knoweth) there was warre betwixt the Pope Paulus quartus, & the Emperor Charles, for the kingdome of Naples, the Pope himselfe being a noble man by birth, of the house of Carrafa in Naples, and the cheefe authour and beginner of this war, as one that hated the Emperour most deadlie, for putting to death an vncle of the saide Popes, vppon the rebellion made by the prince of Salerne & others, to restore the Napolitanes to their auncient liberties, and free gouernement of that kingdome. In this time of warre,

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the duke of Alua being not far off, with a maine power against the Pope, and French king, who toke his part, duke Guise beeing generall then for the French armie, the holie father did set forth in print, a certaine praier for peace and commanded that all priests within their parishes should call the people togither, and exhort them to praie for peace. Amongst whom, one priest of a certaine parish there, seeing the people assembled, began to declare vnto them the holie fathers will, which was that they shoulde all praie togither for a spedie peace. And when they were thus deuoutlie gathered togither, and warned to praie, the priest said thus, after manie speeches pall before. Good brethren, you see I must doe as I am commanded, I can not do otherwise, and therefore I exhort you effsones, and I praie you hartilie praie for peace. But this I will saie vnto you before hand, if you haue anie peace at all, with all your praiers, I will giue you my head. For how can it be otherwise, when he that is the authour, and the

onlie deuiser of this warre, doth require you to praie for peace, who might haue it when hee list, if hee woulde bee quiet himselfe: But I knowe he wil not, and therefore your praiers wil bee in vaine, and yet praie sirs for manners sake. A strange speech of a parish priest in Rome, who was wel punished for his labour be you wel assured.

And now, what if I saide, that these merchants and Lawiers, notwithstanding their solemne vowes, wil not be so good, as they seeme to haue made promise vpon this last agreement: I thinke if I laid a good round wager of money vpon this matter (for other things I will not hazard) there be thousands in England that would be my halfe. Men be worldlie, selfe louers, giuen for the most part to euill, full of hypocrisie and dissimulation, and verie loth to do good, when they see no profit folowe, and vnwilling to be such, as they are bound and commanded to be. An easie matter it is, to renounce sinne by words or outward promise, and betwixt doing and saieng, there is great

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ons. The world is full of sweete inticing baits, and man is made of flesh, subiect euer to all temptation of this world. And yet shall not I wish and praie that all things may be wel, although it be almost impossible to haue perfection and soundnesse of life in all men, and amongst all states: God forbid else, and wel I know that the praier of good men, is of great force before God. Therefore I desire all the good true seruants of God, to ioine in praier with me, that al folke may amend their liues in euerie vocation, and that the kingdoms of God may come hastilie amongst vs, and his glory appere for the spedie succour of his chosen people, and perfect ending of al things, with most ioiful triumph: which God grant for the merits of Christ his sonne, our onelie mediator and sauiour.

Amen.

FINIS.

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